ERGO | NEXT
A Munich Re company

Sports & Fitness

Insuring all of your sports and fitness customers with ERGO NEXT Insurance is no sweat.

Target Professions

- Dance Instructors
- Fitness Instructors
- Fitness Studios
- Golf Instructors
- Indoor Cycling Instructors
- Martial Arts Instructors
- Personal Trainers
- Sports Coaches
- Umpires, Referees and Other Sports Officials
- Yoga Instructors

Available Products*

Business Owner's Policy (BOP)

Liability
- Limits up to $1M/$2M*
- $0 deductible
- Add and remove several coverage enhancements such as cyber coverage, professional liability, hired non-owned auto, abuse and molestation and more

Property
- Max TIV $3M
- Building coverage, business personal property, business income and extra expense
- Business personal property max is $500k for all professions and $1M for restaurants
- AOP deductible $500 to $5k

General Liability
- Up to $1M/$2M aggregate
- $0 deductible
- Coverage highlights: blanket additional insured, damage to rented premises, personal and advertising injury, products completed and more.

Umbrella/Excess Liability
- Available as an add on to general liability or business owner's policy
- Limits: $1M/$1M or $2M/$2M

Professional Liability
- Up to $3M aggregate
- $0-$2,000 deductible
- Coverage highlights: Our Professional liability coverage is claims-made and defense costs are within limits[1]. We offer the ability to add prior acts coverage, blanket additional insured, an optional 36 month extended reporting period and free non-practicing and death/disability ERPs[2]

Workers' Compensation
- Coverage highlights: Blanket Additional Insured and Waiver of Subrogation is available

*Coverage and product availability varies by profession and/or state and is subject to change. See our appetite checker for state availability.

1 Defense costs are in addition to the limits of liability in AK, AR, NJ, NY and VT.

2 An unlimited extended reporting period (ERP) is available for CT and WY insureds; there are eligibility conditions for extended reporting periods, including 7 years' tenure for non-practicing ERPs.

Ineligible Risks*

- Has had more than 2 claims in the last three years
- Has had more than $20,000 in claims in the last three years
- Revenue and/or payroll is greater than $5M
- Has had bankruptcies, tax or credit liens in the last 3 years
- An officer, owner, or partner of your business has been convicted of fraud, bribery, arson, or any arson-related crime in the past 5 years
- Has been involved in business related lawsuits
- Is aware of losses, accidents, or circumstances that might give rise to a claim against the policy they are currently shopping for
- Unwilling to require clients to sign a waiver
- Businesses who employ instructors under the age of 18 years old
- Unstaffed facilities during hours of operation
- For Fitness Studios Only: No martial arts studios, court sports, massage therapy, childcare or sports coaching/ recreation leagues

* including but not limited to

Why ERGO NEXT Insurance?

Financial strength you can trust
- ERGO NEXT is a Munich Re company with an A+ (Superior) rating by AM Best.

Sell more insurance, faster
- **100% online quote-and-bind:** Get immediate coverage for more than 1,300 professions with zero friction.
- **Customizable coverage:** Solutions specifically tailored for the unique needs of micro-small businesses.
- **Zero paperwork:** No additional documents or manual applications are required to bind a policy.
- **Flexible billing:** We offer monthly and annual payment options for insureds, including ACH, debit, or credit.

Our mission: To help agents thrive
- **Robust self-service tools:** Empowering both agents and insureds with digital portals to manage policies 24/7.
- **Seamless claims:** We handle all claims in-house to ensure your clients are taken care of.
- **Expert support:** Our U.S.-based licensed agent team is available by phone, email, or chat from 8 a.m. to 7 p.m. CST.
- **Instant servicing:** Generate unlimited COIs and process endorsements immediately through the agent portal.