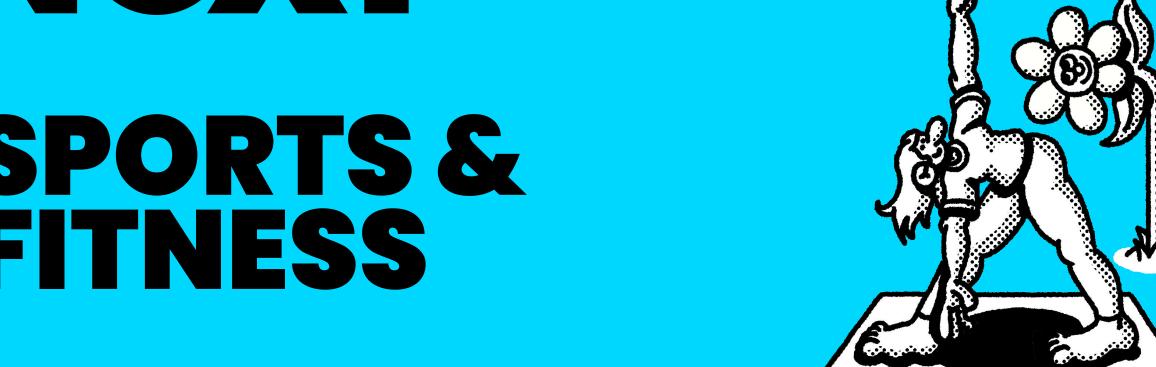
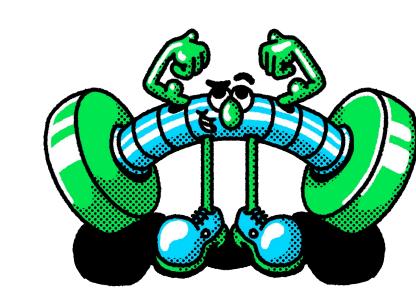
SPORTS & FITNESS



Insuring all of your sports and fitness customers with NEXT 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 \$2M
- Building coverage, business personal property, business income and extra expense
- Business personal property max is \$300k for all professions and \$750k for restaurants
- AOP deductible \$500 to \$5k

General Liability (Standalone) 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 limits¹. 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 ERPs² **Workers' Compensation**

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.

Coverage highlights: Blanket Additional Insured and Waiver of

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.

Has had more than 2 claims in the last three years Has had more than \$20,000 in claims in the last three years

INELIGIBLE RISKS*

- 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
- 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

Has been involved in business related lawsuits

- 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 NEXT?

Tailored coverage

We offer coverage with carriers rated A and A- by AM Best.

Get immediate coverage for more than 1,300 professions.

- Sell more insurance, faster
- We offer flexible monthly and annual payment options for insureds, such as

endorsements, generate unlimited COIs and more.

No additional documents or applications are needed to bind.

- ACH or debit/credit.
- Our mission: To help agents thrive
- Our U.S.-based licensed agent support team is available to assist you by phone, email or chat from 8 a.m. to 6 p.m. CST.
- We handle all claims in-house for a seamless claims experience. You can service your customers easily using our agent portal: Instantly process