

# UMBRELLA/ EXCESS LIABILITY COVERAGE GUIDE

Umbrella/Excess Liability coverage can add additional protection to your NEXT general liability policy by increasing your limits up to \$2M.



## Target Professions

Quote and bind online for businesses with less than \$5 million in annual revenue.

### Arts and Entertainment

- Actor
- DJ
- Event Planner
- Glass Blowing
- Music Entertainment
- Music Production Services
- Performing Arts
- Video and Film Production
- Wedding Officiant

### Auto Service and Repair

- Auto Body Shop
- Auto Parts Store
- Auto Repair Shop
- Car Wash
- Oil Change Station
- Tire Shop

### Beauty and Personal Care

- Barber
- Beautician
- Cosmetologist
- Day Spa
- Esthetician Services
- Hair Stylist
- Nail Technician

### Cleaning

- Carpet Cleaning
- Floor Waxing
- House Cleaning and Maid Service
- Janitorial Services
- Pressure Washing
- Window Cleaning

### Consulting

- Art Consultants
- Business Consulting
- Employment Agencies
- IT Consulting or Programming
- Occupational Health and Safety Specialists
- Product Designer
- Safety Consultant
- Training and Development Specialists
- Translator

### Contractors

- Carpentry
- Drywall and Wallboarding
- Electrical
- Garbage Collection
- General Contractor
- Handyperson
- Landscaping and Lawn Care
- Painting
- Septic Tank System Cleaning

### Creative Services

- Advertising and Promotions Managers
- Editorial Services
- Graphic Designers
- Marketing
- Photo Editing, Scanning and Restoration
- Photographer
- Print Binding and Finishing Workers
- Videographers
- Wedding and Event Invitations
- Writer

### Education

- Computer Lessons
- Education Consulting
- Musical Instruments and Teachers
- Tutor

### Financial Services

- Accountant
- Actuarial Service
- Business Financing
- Credit Authorizers, Checkers and Clerks
- Debt Relief Services
- Financial Adviser
- Financial Examiners
- Loan Officers
- Securities, Commodities and Financial Services Sales Agents
- Title Loans

### Food and Beverage

- Bakery
- Caterer
- Coffee Shop
- Food Truck
- Grocery Store
- Restaurant

### Health and Wellness

- Community Health Workers
- Dentists
- Doctors
- Home health aides
- Mental health counselors
- Nurse Practitioners
- Pediatricians

### Insurance Professionals

- Claims Adjuster
- Insurance Agent
- Insurance Appraiser
- Insurance Inspector

### Legal

- Legal Service
- Notary

### Real Estate Services

- Real Estate Agent
- Property Manager
- Mortgage Broker

### Retail

- Convenience Stores
- Ecommerce
- Electronics Store
- Farmers Market
- Hardware Store
- Pet Stores
- Retail Stores

### Sports and Fitness

- Dance Instructor
- Fitness Instructor
- Fitness Studios
- Golf Instructor
- Indoor Cycling Instructor
- Martial Arts Instructor
- Personal Trainer
- Sports Coach
- Umpires, Referees and Other Sports Officials
- Yoga Instructor

## State Availability

Our Umbrella/ Excess Liability coverage is available as an add on to our General Liability policies in all states **excluding**:

CA & NY



## 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.

## UMBRELLA/ EXCESS LIABILITY\*\*

Coverage	Limit Type	Limits Available
General	Per Occurrence/Aggregate	\$1M/\$1M or \$2M/\$2M

\*\*Umbrella/ Excess Liability follows form of underlying general liability coverage

## Ineligible Risks

- Risks requiring standalone Umbrella/Excess policies
- More than two claims in the last three years
- More than \$20,000 in claims in the last three years
- Revenue/gross sales greater than \$5 million
- Has a payroll greater than \$5 million
- Has had bankruptcies, tax or credit liens in the last 3 years
- Officer, owner or partner of the business has been convicted of fraud, bribery, arson or any arson-related crime in the past five years
- 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
- Has had an insurance company cancel, revoke or refuse to renew their insurance coverage in the last three years except for non payment