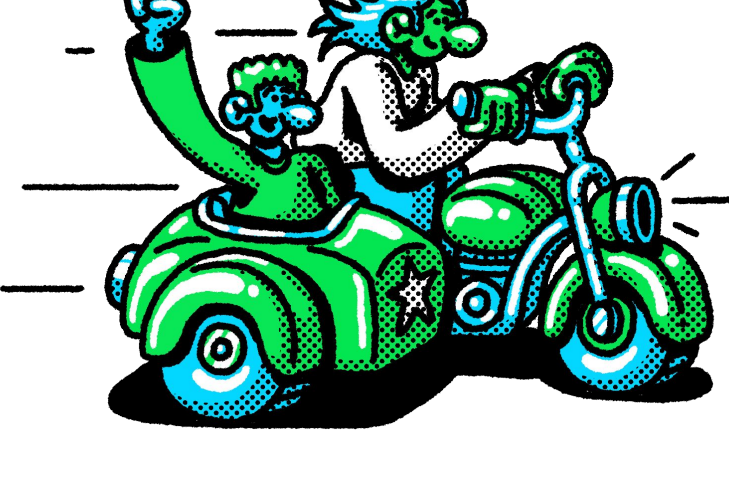




UMBRELLA/ EXCESS LIABILITY COVERAGE GUIDE

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 (NEW)

- 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

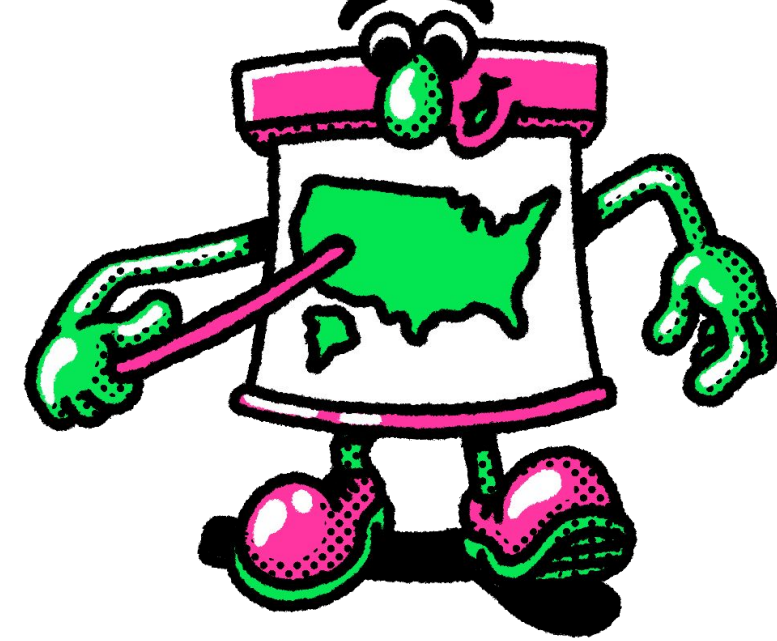
- Convenience Stores
- Ecommerce
- Electronics Store
- Farmers Market
- Hardware Store
- Pet Stores
- Retail Stores

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 NEXT?

Tailored coverage

- We offer coverage with A.M. Best, A and A- rated carriers.
- Save up to 10% when you bundle multiple lines of coverage.
- Our General Liability coverage also includes Professional Liability, Liquor liability, Garagekeepers liability and Employers Practice Liability*.

Sell more insurance, faster

- Get instant coverage in minutes for over +1,300 professions.
- We require no additional documents or applications needed to bind.
- We offer flexible monthly and annual payment options for your customers.

Our Mission: To Help Agents Thrive

- We have a US based, licensed agent support team to assist you with all your questions. We are available via phone, email, and chat from 8:00 a.m. to 6:00 p.m. Central time.
- It is extremely easy to service your customers from your agent portal. You have the ability to process endorsements, generate unlimited COI's, and more.

**depending on the profession and package selected. See below for more information.*

UMBRELLA/ EXCESS LIABILITY**

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