ERGO | NEXT

A Munich Re company

Workers' Comp Coverage Guide

Workers' compensation helps protect both employees and employers from the medical costs and lost wages resulting from workplace injuries, regardless of fault.

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Professions We Write

Quote and bind online for businesses with up to $50k manual premium.

Art & Entertainment
- ♥ Fine Arts
- Game Centers
- Movie Theaters

Auto Service and Repair
- Auto Body Shop
- Auto Dealership
- Auto Repair Shop
- Car Wash
- Gas Station
- Tire Shop

Construction
- Carpentry
- Concrete
- ♥ Electricians
- Fence & Gate Installation
- Flooring
- HVAC
- Landscaping
- ♥ Plumbers

Education
- Academic Schools
- ♥ Coaching & Training
- ♥ Music & Art Schools
- ♥ Trade Schools
- ♥ Tutors & Teachers

Fitness & Recreation
- Fitness Studio
- Gymnastics Center
- ♥ Health & Wellness Coaching
- Sports Instructor

Food & Beverage
- ♥ Bakery
- Bar
- Caterers
- ♥ Coffee Shop
- Food Truck
- ♥ Restaurant

Healthcare
- ♥ Dentists
- ♥ Diagnostic & Lab Services
- ♥ Doctors
- Hospitals
- ♥ Medical Technicians
- ♥ Nurses and Medical Assistants

Manufacturing
- ♥ 3D Printing
- Apparel & Accessories
- ♥ Electronics
- Food and Beverage
- Home Goods
- ♥ Jewelry
- ♥ Machine Shops
- Paper, Plastic & Aluminum
- Wood Furniture & Products

Wholesalers
- Durable Goods

Other Services
- Appliance Installation, Service & Repair
- Building Inspectors
- ♥ Call Centers
- ♥ Electronics Service & Repair
- Furniture Cleaning & Repair
- Janitorial & House Cleaning
- ♥ Laundry & Dry Cleaning
- ♥ Linen Supply
- Locksmiths
- Pest Control
- ♥ Printing & Mailing
- Storage
- ♥ Tailors, Clothing & Shoe Repair
- Travel & Hospitality

Personal Care Services
- ♥ Barber
- ♥ Beauty Salon
- ♥ Spa
- ♥ Tanning Salon
- ♥ Tattoo Studio
- ♥ Therapists

Pet Services
- Pet Boarding
- Pet Groomers
- ♥ Pet Stores
- Pet Training
- ♥ Veterinarians

Professional Services
- ♥ Accounting & Finance
- ♥ Administrative Support
- ♥ Architects & Engineers
- ♥ Business Consulting
- Claims Adjusters
- ♥ Graphic Designers & Photographers
- ♥ Insurance Agents
- ♥ Legal
- ♥ Marketing & Advertising
- Real Estate
- ♥ Sales & Promoters
- ♥ Technology Services

Retail
- ♥ Apparel & Accessories
- Auto Parts
- ♥ Bookstore
- Convenience Stores
- Department Stores
- Discount Store
- ♥ E-Commerce
- ♥ Electronics Store
- Furniture Store
- Grocery Store
- ♥ Hobby Store
- Home Improvement
- Liquor Store
- ♥ Medical Supplies
- Nurseries & Gardening
- Pharmacy
- ♥ Specialty Food
- Sporting Goods
- ♥ Vitamins & Supplements

♥ Professions we love!

State Availability

AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, NE, NH, NJ, NM, NV, NY*, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WV

*Excludes NYC, Nassau, Rockland, Suffolk, and Westchester. Limited availability in Orange, Putnam, and Sullivan counties.

Workers' Compensation

Coverage	Limit Type	Limits Available
Employers' liability	Per Accident	$100k - $1M
Employers' liability	Per Employee	$100k - $1M
Employers' liability	Aggregate	$500k - $1M

Waiver of subrogation and deductible plans availability varies by state.

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

Ineligible Risks

- Workers' comp manual premium greater than $50,000
- Experience modification factor greater than 1.5
- Annual business payroll greater than $5 million
- Businesses that operate across more than one state
- Ghost policies (no employees and owners excluded)
- Businesses engaged in trucking, roofing or tree services activities
- Any work 15 ft above ground or lower than 3 ft below ground
- Serious OSHA violations in the last three years
- Businesses that regularly transport more than five employees in a vehicle
- Restaurants that employ drivers for delivery purposes
- Temporary agency organizations, employee leasing and professional employer organizations
- General Contractors
- Marijuana/Cannabis operations
- Businesses hiring migrant or seasonal agricultural workers
- Municipal, Township, County, Federal or State employees
- Businesses that are owned by other business entities
- More than two workers' compensation claims incurred within the last three years
- More than $20,000 paid in workers' compensation claims within the last three years
- The business, or any of its officers, owners or partners have:
  - Been convicted of a felony in the past five years
  - Declared bankruptcy in the past three years
  - Had business-related lawsuits, mediations or arbitrations filed against them
  - Become aware of any losses, accidents or circumstances that might give rise to a claim against this policy

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.