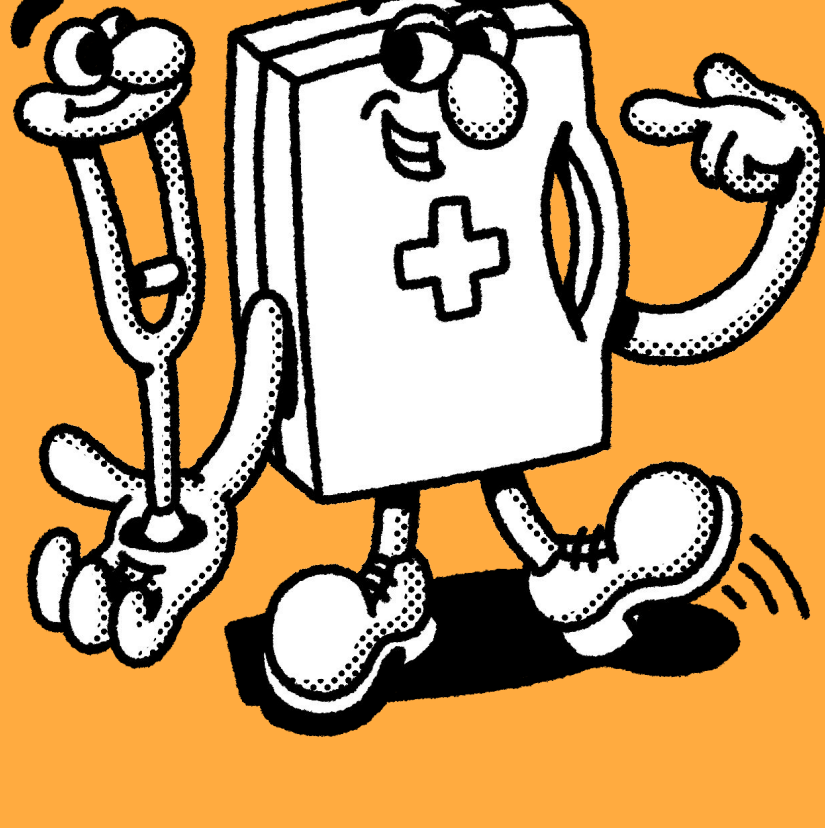


WORKERS' COMP COVERAGE GUIDE

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



Target Professions

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

Food and Beverage

- Bakeries
- Coffee Shops
- Farmers Markets
- Food Trucks
- Restaurants
- Specialty Foods

Retail

- Auto Parts
- Sporting Goods
- Home Improvement
- Clothing
- Convenience Stores
- Eyewear
- Home Goods
- Jewelry
- E-Commerce
- Bookstores
- Hobby Stores
- Electronics Stores
- Florists
- Pharmacies

Beauty and Personal Care

- Estheticians
- Cosmetologists
- Beauticians
- Makeup Artists
- Barbers
- Hair Stylists
- Day Spas
- Massage Therapist

Education

- Teachers
- Day Care
- Health and Wellness Coaching

Sports and Fitness

- Fitness Instructors
- Fitness Studios
- Gyms

Maintenance, Cleaning and Repair

- Property Manager
- Appliance Installation, Service and Repair
- Auto Body and Repair Shop
- Carpet and Upholstery Cleaning
- Computer and Office Machines Service and Repair
- Phone and Electronics Service and Repair
- Cleaning and Janitorial Services
- Laundry and Dry Cleaning Services
- Pest Control

Healthcare

- Dentists
- Doctors
- Nurses
- Chiropractors
- Hospitals
- Laboratories and Diagnostic Services

Professional Services

- Accountants
- Architects
- Consultants
- Engineers
- Designers
- Insurance Agents
- Real Estate Agents
- Lawyers
- Marketing
- Sales
- Technology Services

Pet Services

- Pet Boarding
- Pet Grooming
- Pet Training
- Dog Walking
- Veterinarians

Construction

- Electricians
- HVAC Contractors
- Tile, Stone and Flooring Contractors
- Plumbers
- Landscapers

Manufacturing

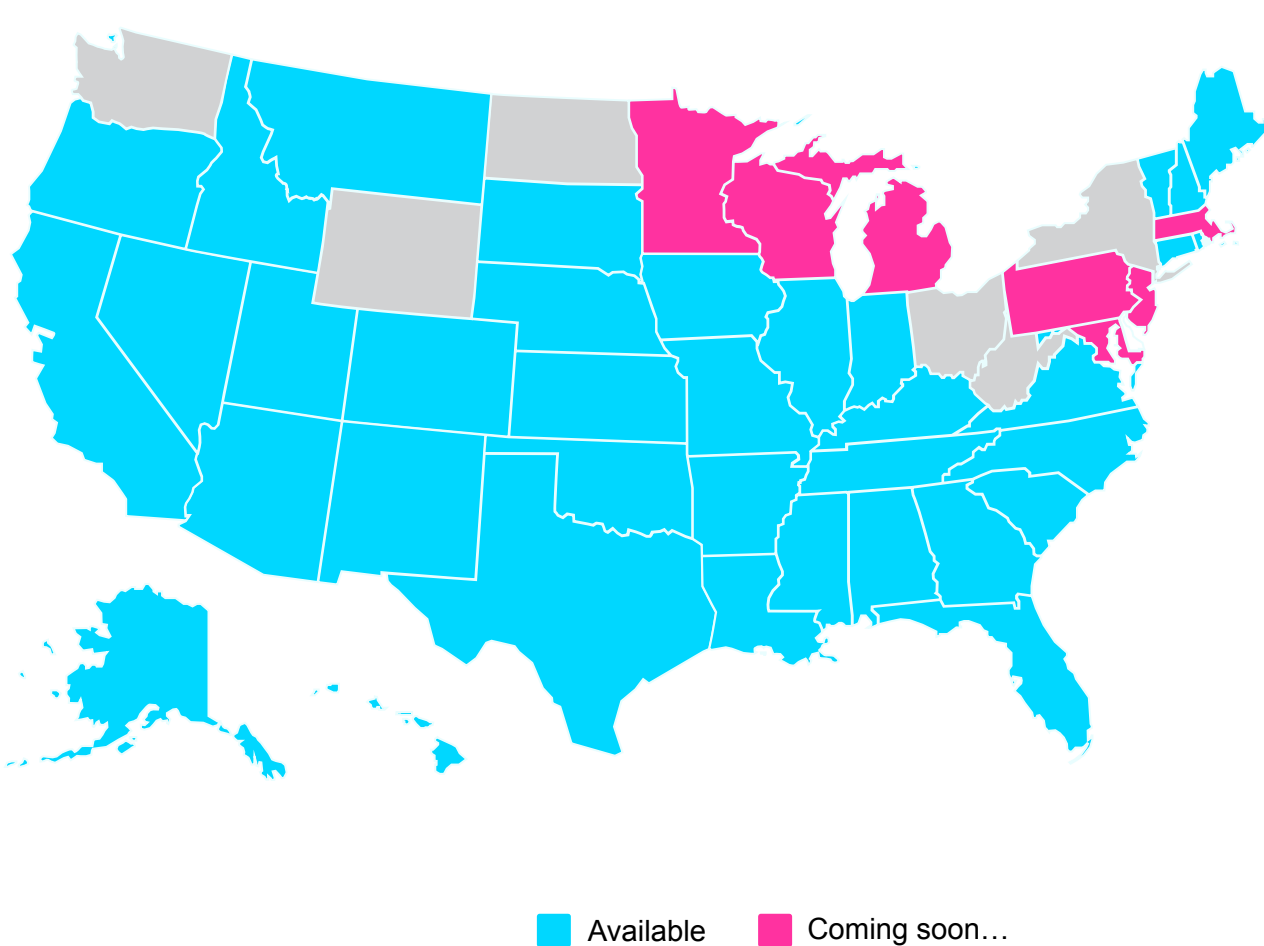
- Breweries
- Clothing Manufacturing
- Electronics Manufacturing
- Furniture and Home Furnishings Manufacturing
- Machine Shops
- Parts Manufacturing
- Signmaking

Other Services

- Printing Services
- Funeral Services
- Call Centers
- Travel Services

State Availability

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



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 Workers' Compensation coverage includes employers' liability, bodily injury, and an optional blanket waiver of subrogation.

Sell more insurance, faster

- Get 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 allow agents the ability to complete workers' compensation audits on behalf of their customers. Our workers compensation audit requires minimal documentation and can usually be completed within minutes.
- 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.

WORKERS' COMPENSATION

Coverage	Limit Type	Limits Available
Employers' liability	Per Accident	\$100k - \$1M
Employers' liability	Per Employee	\$100k - \$1M
Employers' liability	Aggregate	\$500k - \$1M
Deductible	Deductible	Available in mandatory states only
Blanket Waiver of Subrogation	N/A	N/A

*Some exceptions apply. Please login to the agent portal to review state & product 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
- No active FEIN
- 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, meditations or arbitrations filed against them
 - Become aware of any losses, accidents or circumstances that might give rise to a claim against this policy