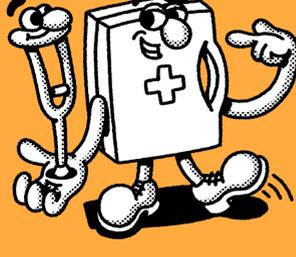


WORKERS' COMP COVERAGE GUIDE

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.

Beauty and Personal Care

- Barbers
- Beauty Salons
- Day Spas

Retail

- Apparel & Accessories
- Auto Parts
- Bookstores
- Convenience Stores
- E-Commerce
- Electronics
- Florists
- Hobby
- Home Goods
- Home Improvement
- Jewelry
- Optical
- Pharmacies
- Sporting Goods

Food and Beverage

- Bakeries
- Coffee Shops
- Food Trucks
- Restaurants (including Fast Food)
- Specialty Foods

Sports and Fitness

- Fitness Studios
- Gyms
- Personal Trainers

Maintenance, Cleaning and Repair

- Appliance Installation, Service and Repair
- Auto Body and Repair Shop
- Carpet and Upholstery Cleaning
- Cleaning and Janitorial Services
- Computer and Office Machines Service and Repair
- Laundry and Dry Cleaning Services
- Phone and Electronics Service and Repair
- Tailors, Dressmakers, and Custom Sewers

Professional Services

- Accountants
- Architects
- Consultants
- Engineers
- Financial Advisors
- Graphic Designers
- Insurance Agents
- Lawyers
- Marketing
- Real Estate Agents
- Sales

Technology Services

- Computer Programmers
- IT Professionals
- Technology Consultants

Healthcare

- Dentists
- Doctors
- Health and Wellness Coaching
- Laboratories and Diagnostic Services
- Nurses

Pet Services

- Pet Boarding
- Pet Grooming
- Pet Training
- Veterinarians

Manufacturing

- Apparel & Accessories
- Electronics
- Furniture and Home Furnishings
- Machine Shops
- Parts

Construction

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

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, NJ, NM, NV, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT



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.

WORKERS' COMPENSATION

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