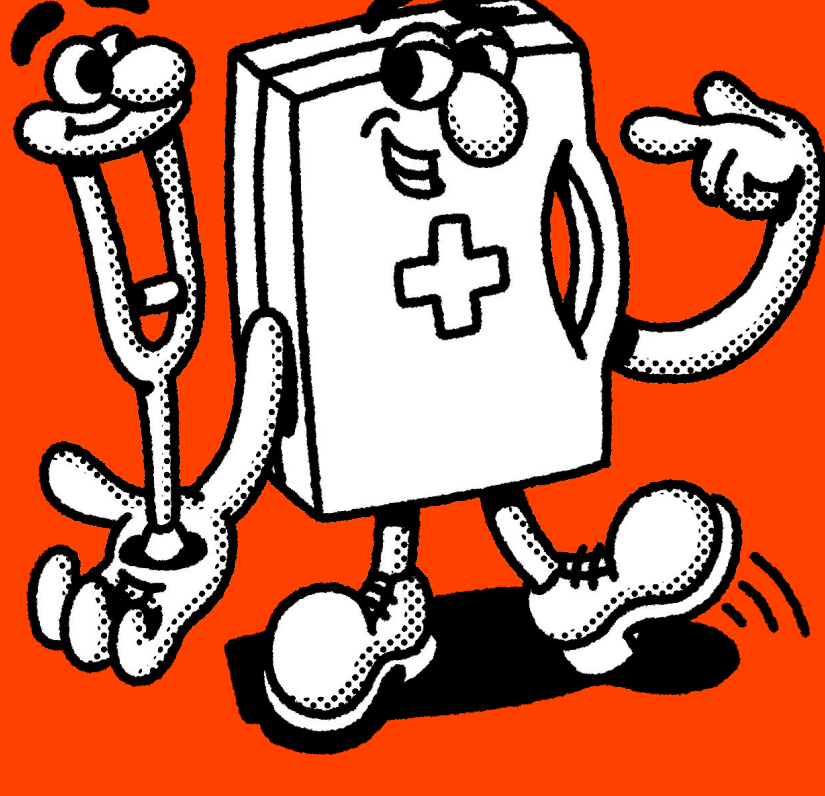


## WORKERS' COMP COVERAGE GUIDE

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.

### Auto Service and Repair

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

### Beauty and Personal Care

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

### Contractors

- Plumbers
- Electricians
- Residential HVAC Technicians
- Flooring Installers
- Finish/Interior Carpenters

### Cleaning

- Carpet Cleaning
- Floor Waxing
- House Cleaning and Maid Service
- Janitorial Services

### Financial & Legal Services

- Accountant
- Attorney
- Banking
- Financial Adviser
- Financial Institutions
- Payroll Services

### Food and Beverage

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

### Health and Wellness

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

### Insurance Professionals

- Claims Adjuster
- Insurance Agent
- Insurance Appraiser

### Real Estate Services

- Real Estate Agent
- Property Manager
- Mortgage Broker

### Retail

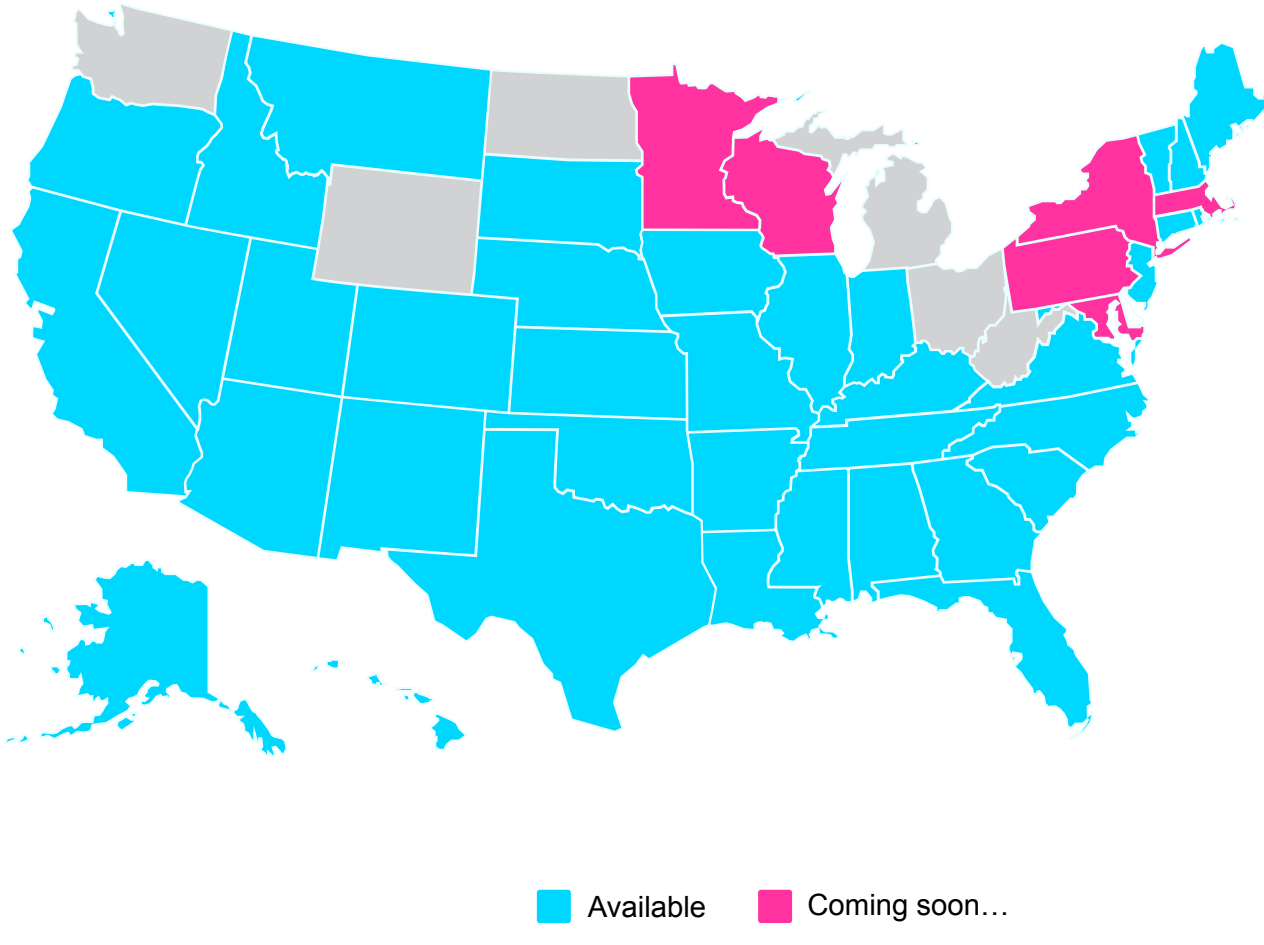
- Bookstore
- E-commerce
- Electronics Store
- Fabric Store
- Florist
- Grocery Store
- Hardware Store
- Retail Store

### Sports and Fitness

- Personal Trainer
- Fitness Instructor
- Fitness Studios
- Yoga Instructor
- Dance Instructor
- Pilates Instructor
- Indoor Cycling Instructor
- Golf Instructor
- Zumba Instructor
- Aerobics Instructor

### 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, RI, SC, SD, TN, TX, UT, VA, VT



### Why NEXT?

#### Tailored coverage

- We offer coverage with A.M. Best, A and A- rated carriers.
- Our Workers' Compensation coverage includes employers' liability, bodily injury, and a 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	Other	Available

\*Some exceptions apply. Specific contractor professions have a \$5k minimum manual premium and must work with insured subcontractors. Please login to the agent portal to review state & product availability.

### Ineligible Risks

- Workers' comp modified premium greater than \$50,000
- Experience modification factor greater than 1.5
- Businesses that operate across more than one state
- No active FEIN
- Businesses engaged in trucking, roofing and tree services activities
- 24-hour operations
- Serious OSHA violations in the last three years
- Regularly transport more than five employees in a vehicle
- Restaurant businesses that employ drivers for delivery purposes
- Temporary agency organizations, employee leasing and professional employer organizations
- 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