

Quote & bind online for +1,300 professions.
Below is a selection of our top-selling
professions and industries.



BUSINESS OWNER'S POLICY

- Revenue limit: \$5 million
- \$3M Max TIV
- \$0 deductible
- Occurrence form



[Check out our appetite checker for state availability.](#)

Professional 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

Community Health Workers
Dentists
Doctors
Home health aides
Mental health counselors
Nurse Practitioners
Pediatricians

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

Cleaning and Janitorial

Carpet Cleaning
Floor Waxing
House Cleaning and Maid Service
Janitorial Services
Pressure Washing
Window Cleaning

Beauty and Personal Care

Barber
Beautician
Cosmetologist
Day Spas
Esthetician Services
Hair Stylist
Laundry Services
Makeup Artists
Nail Technician
Personal Assistant
Shoe Repair
Tailors, Dressmakers and Custom Sewers

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

Retail

Electronics Store
Farmers Market
Grocery Store
Hardware Store
Pet Stores
Retail Stores

Education

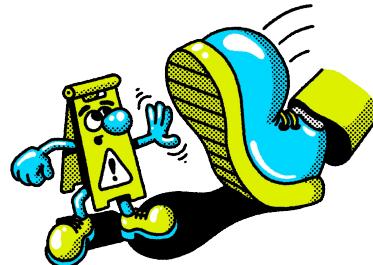
Tutor
Education consulting
Musical instruments and teachers
Career and technical education teachers
Acting lessons
Computer lessons
Vocal coach

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GENERAL LIABILITY (STANDALONE)

- Revenue limit: \$5 million
- \$0 deductible
- Occurrence form



Food and Beverage

Bakery
Caterer
Coffee Shop
Food Truck
Grocery Store
Restaurant

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

Retail

Electronics Store
Farmers Market
Grocery Store
Hardware Store
Pet Stores
Retail Stores

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

Cleaning and Janitorial

Carpet Cleaning
Floor Waxing
House Cleaning and Maid Service
Janitorial Services
Pressure Washing
Window Cleaning

Professional 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

Check out our [appetite checker](#) for state availability.

Health and Wellness

Community Health Workers
Dentists
Doctors
Home health aides
Mental health counselors
Nurse Practitioners
Pediatricians

Contractors

Appliance Installation, Service, and Repair
Debris Removal
Fence and Gate Installation
Landscaping and Lawn Care
Garbage Collection
General Contractor
Handyperson
Painting
Plumbing
Paving and Asphalt Installation, Service, and Repair

Beauty and Personal Care

Barber
Beautician
Cosmetologist
Day Spas
Esthetician Services
Hair Stylist
Laundry Services
Makeup Artists
Nail Technician
Personal Assistant
Shoe Repair
Tailors, Dressmakers and Custom Sewers

Auto Service and Repair

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

UMBRELLA/EXCESS LIABILITY

Umbrella/ Excess Liability: Currently available as an add-on to ERGO NEXT General Liability or Business Owner's Policy coverage.

- Available as an add on to general liability or business owner's policy
- Limits: \$1M/\$1M or \$2M/\$2M

Food and Beverage

Bakery
Caterer
Coffee Shop
Food Truck
Grocery Store
Restaurant



[Check out our appetite checker for state availability.](#)

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

Retail

Electronics Store
Farmers Market
Grocery Store
Hardware Store
Pet Stores
Retail Stores

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

Cleaning and Janitorial

Carpet Cleaning
Floor Waxing
House Cleaning and Maid Service
Janitorial Services
Pressure Washing
Window Cleaning

Professional Services

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Actuarial Service
Business Financing
Credit Authorizers, Checkers and Clerks
Debt Relief Services
Financial Adviser
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Sales Agents
Title Loans

Health and Wellness

Community Health Workers
Dentists
Doctors
Home health aides
Mental health counselors
Nurse Practitioners
Pediatricians

Contractors

Appliance Installation, Service, and Repair
Debris Removal
Fence and Gate Installation
Landscaping and Lawn Care
Garbage Collection
General Contractor
Handyperson
Painting
Plumbing
Paving and Asphalt Installation, Service, and Repair

Beauty and Personal Care

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Beautician
Cosmetologist
Day Spas
Esthetician Services
Hair Stylist
Laundry Services
Makeup Artists
Nail Technician
Personal Assistant
Shoe Repair
Tailors, Dressmakers and Custom Sewers

Auto Service and Repair

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

PROFESSIONAL LIABILITY

- Revenue limit: \$5 million
- \$0 - \$2,000 deductible
- Claims made
- Defense within limits
- Defense outside limits: AK, AR, NJ, NY, VT

Architects and Engineers

Architect
Engineer
Interior Designer

Arts and Entertainment

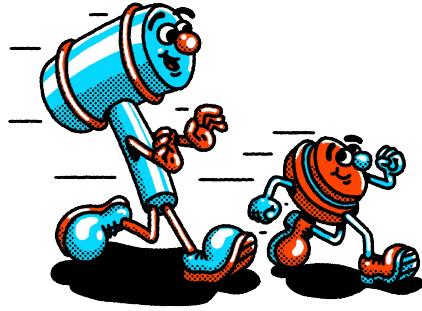
Music Production Services
Video and Film Production
Music Entertainment

Financial Services

Accountant

Insurance Professionals

Claims Adjuster
Insurance Agent
Insurance Appraisers
Insurance Inspector



Please note that we have Professional Liability available as an add-on to our General Liability policies for more classes.

Check out our [appetite checker](#) for state availability.

Real Estate Services

Home Inspectors
Property Manager
Real Estate Agent
Real Estate Appraisal
Real Estate Brokers

TOOLS & EQUIPMENT

Tools & Equipment Insurance: Currently available as an add-on to ERGO NEXT General Liability or Business Owner's Policy coverage.

Cleaning

Carpet Cleaning
Floor Waxing
House Cleaning and Maid Service
Janitorial Services
Pressure Washing
Window Cleaning



Contractors

Appliance Installation, Service and Repair
Debris Removal
Fence and Gate Installation
Landscaping and Lawn Care
Garbage Collection
General Contractor
Handyperson
Painting
Plumbing
Paving and Asphalt installation, Service and Repair

Check out our [appetite checker](#) for state availability.

BUSINESS OWNER'S POLICY

Revenue limit: \$5M and Max TIV: \$3M

Liability Base Coverage	Limit Type	Limits Available
General	Per Occurrence	\$500k - \$1M*
General	Aggregate	\$500k - \$2M*
General	Deductible	\$0
Medical expenses	Per person	\$5k - \$15k
Personal and advertising	Per person or organization	\$500k - \$1M
Products completed	Aggregate	\$500k - \$2M
Liability Coverage Enhancements	Available Professions	Limits Available
Hired non-owned auto	Auto Service and Repair, Restaurants, Insurance agents, Retail stores, Business consulting services and e-commerce	Up to \$1M
Cyber insurance	All professions	Add & remove up to \$250k
Liquor liability	Restaurants	Add & Remove up to \$1M
Professional liability	Contractors, Consultants, Fitness Trainers, Event Planning, Child Care, Education, Health and Beauty	Add & Remove up to \$50k for contractors and up the base policy limits for other professions
Employment practices liability insurance (EPLI)	Most professions including food & beverage, retail, professional services, construction, cleaning, beauty and fitness classes.	Add and remove up to \$250k
Damage to rented premises	All professions	Add and remove up to \$1M
Garagekeepers liability	Tire Shop, Auto Repair Shop, Auto Body Shop, Car Wash (if non-self-serve) and Oil Change Station	Add & Remove up to \$100k limits classes
Damage to rented premises	All professions	Add & Remove up to \$1M
Abuse & molestation	Daycare, fitness, gym, sports coach, education, spa,	Add & Remove \$100k
Lost key coverage	Janitorial & Cleaning	Add & Remove

*Exact limits will vary by class of business

BUSINESS OWNER'S POLICY (continued)

Revenue limit: \$5M and Max TIV: \$3M

Property Base Coverage	Limit Type	Limits Available
Building	Per loss	Available
Business personal property	Per loss	Up to \$750,000 for F&B and \$300,000 for all others
Business income and extra expense	Per loss	Up to 12 months
AOP	Deductible	\$500, \$1,000, \$2,500 or \$5,000
Property Coverage Enhancement	Available Professions	Limits Available
Theft	Endorsement	Add or Remove
Money and securities	Endorsement	Add or Remove up to \$2,500
Outdoor signs	Endorsement	Add or Remove up to \$2,500
Employee dishonesty	Endorsement	Add or Remove up to \$5,000
Equipment breakdown	Endorsement	Add or Remove
Ordinance or law coverage	Endorsement	Add or Remove up to \$10,000
Water back-up and sump overflow	Endorsement	Add or Remove up to \$5,000
Utility services - Business income	Endorsement	Add or Remove up to \$10,000
Professional Offices Coverage Enhancement	Professional offices, photography, animal boarding, veterinarian	Add & Remove
Restaurants Coverage Enhancement	Restaurants, Grocery stores	Add & Remove
Home based business coverage	All professions	Add & Remove
Retail Stores Coverage Enhancement	Retail stores, Grocery stores, Florist, pharmacy, Pet Groomer, Pet Trainer	Add & Remove
Spoilage Coverage enhancement	Florist, Pharmacy	Add & Remove
Cleaning Services Coverage Enhancement	Cleaning	Add & Remove
Contractors Installation and Tools & Equipment Coverage	Contractors, Cleaning	Add & Remove
Bailees Customers Goods Coverage Enhancement	Restaurants, Tailors	Add & Remove
Animal Bailee Coverage Enhancement	Animal boarding, Veterinarian, Dog walkers, Pet Groomers, Pet Trainers	Add & Remove
Photography Coverage Enhancement	Photography	Add & Remove
Auto Services Coverage Enhancement	Auto Service and repair	Add & Remove
Loss or Damage to Customers Auto Coverage	Restaurants	Add & Remove

GENERAL LIABILITY - Revenue limit: \$5M

Coverage	Limit Type	Limits Available
General	Per Occurrence	\$500k - \$1M*
General	Aggregate	\$500k - \$2M*
General	Deductible	\$0
Medical expenses	Per person	\$5k - \$15k
Personal and advertising	Per person or organization	\$500k - \$1M
Products completed	Aggregate	\$500k - \$2M

*Exact limits will vary by class of business

GENERAL LIABILITY COVERAGE ENHANCEMENTS

Add and remove several coverage enhancements to our General Liability or Business Owner's policies. Coverage available varies by state and profession.

Coverage	Available Professions	Limits Available
Hired non-owned auto	Auto Service and Repair, Restaurants, Insurance agents, Retail stores, Business consulting services and e-commerce	Up to \$1M
Cyber insurance	All professions	Add & remove up to \$250k
Liquor liability	Restaurants	Add & Remove up to \$1M
Professional liability	Contractors, Consultants, Fitness Trainers, Event Planning, Child Care, Education, Health and Beauty	Add & Remove up to \$50k for contractors and up the base policy limits for other professions
Employment practices liability insurance (EPLI)	Most professions including food & beverage, retail, professional services, construction, cleaning, beauty and fitness classes.	Add and remove up to \$250k
Damage to rented premises	All professions	Add and remove up to \$1M
Garagekeepers liability	Tire Shop, Auto Repair Shop, Auto Body Shop, Car Wash (if non-self-serve) and Oil Change Station classes	Add & Remove up to \$100k limits
Damage to rented premises	All professions	Add & Remove up to \$1M
Abuse & molestation	Daycare, fitness, gym, sports coach, education, spa,	Add & Remove \$100k
Lost key coverage	Janitorial & Cleaning	Add & Remove

UMBRELLA/EXCESS LIABILITY — Currently available as an add-on to ERGO NEXT General Liability or Business Owner's policies.

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

PROFESSIONAL LIABILITY – Revenue limit: \$5M

Coverage	Limit Type	Limits Available
General	Per Claim	\$250k-\$1M
General	Aggregate	\$250k-\$3M
General	Deductible	\$0- \$2,000
Appearance at proceedings	Per expense/ Aggregate	\$10,000/ \$50,000
Appearance at proceedings	Per expense deductible	\$0
Crisis management expenses	Per expense/ Aggregate	\$10,000/ \$50,000
Crisis management expenses	Per expense deductible	\$0
Disciplinary proceedings	Per expense/ Aggregate	\$10,000/ \$50,000
Disciplinary proceedings	Per expense deductible	\$0
Subpoena assistance	Per expense/ aggregate	\$10,000/ \$50,000
Subpoena assistance	Per expense deductible	\$0

TOOLS & EQUIPMENT— Currently available as an add-on to ERGO NEXT General Liability or Business Owner's policies

Coverage	Limit Type	Limits Available
Equipment	Per item	\$3k - \$5k
Equipment	Per occurrence	\$3k - \$30k
Equipment	Deductible	\$500
Miscellaneous tools	Per item	\$3k - \$1k
Miscellaneous tools	Per occurrence	\$3k - \$1k
Miscellaneous tools	Deductible	\$100
Borrowed tools and equipment	Per item	\$3k - \$5k
Borrowed tools and equipment	Per occurrence	\$3k - \$5k