Quote & bind online for ~900 professions. Below is only a selection of our top-selling professions and industries.

**General Liability**
- Revenue limit: $5 million
- $0 deductible
- Occurrence form

**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

**Retail**
- Clothing Store
- Electronics Stores
- Sporting Goods Retailer
- E-Commerce
- Jewelry Store
- Retail Stores
- Grocery Store

**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

**Sports and Fitness**
- Dance Instructor
- Fitness Instructor
- Golf Instructor
- Indoor Cycling Instructor
- Martial Arts Instructor
- Personal Trainer
- Sports Coach
- Umpires, Referees and Other Sports Officials
- Yoga Instructor

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

**Cleaning**
- Carpet Cleaning
- Debris Removal
- Floor Waxing
- Garbage Collection
- House Cleaning and Maid Service
- Janitorial Services
- Pressure Washing
- Septic Tank System Cleaning
- Snow and Ice Removal
- Window Cleaning

**Artisan Contractor**
- Appliance Installation, Service and Repair
- Fence and Gate Installation
- HVAC Work
- Landscaping and Lawn Care
- Painting
- Paperhangers
- Plumbing

**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

**Food and Beverage**
- Baker
- Caterer
- Chocolatiers and Shops
- Coffee and Tea
- Desserts
- Food Delivery
- Food Truck or Cart Services
- Juice Bars and Smoothies
- Meat Shops
- Personal Chefs
- Restaurant
- Seafood Markets

**Construction**
- Carpenter
- Drywall and Wall Boarding Work
- General Contractor
- Handyperson
- Roofing
- Tile, Stone and Flooring

**Financial 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.

We're always updating our state and product availabilities. This guide was last updated: July 2022. For the latest, please login to the [agent portal](#).
Professional Liability

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

Architect and Engineers
Architect
Home Inspectors
Engineer
Interior Designer

Insurance Professional
Claims Adjuster
Insurance Agent
Insurance Appraisers
Insurance Inspector

Financial Services:
Accountant

Workers’ Compensation

- Annual Payroll Limit: $5 million
- Employees 1-20
- Waiver of subrogation included on Pro+

Consulting
Art Consultants
Business Consulting
IT Consulting or Programming
Occupational Health and Safety Specialists
Other Consulting
Training and Development Specialists
Translator

Construction
Carpentry
Drywall and Wall Boarding Work
Tile, Stone and Flooring
Handyperson

Financial 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

Artisan Contractor
Appliance Installation, Service and Repair
Fence and Gate Installation
HVAC Work
Landscaping and Lawn Care
Painting
Paperhangers
Plumbing

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

Real Estate Services:
Property Manager
Real Estate Agent
Real Estate Appraiser
Real Estate Brokers
Venues and Event Spaces

Arts and Entertainment
Music Production Services
Video and Film Production
Music Entertainment

Creative Services
Advertising and Promotions Managers
Editorial Services
Marketing
Photo Editing, Scanning and Restoration
Photographer
Print Binding and Finishing Workers
Videographers
Wedding and Event Invitations
Writer

Cleaning Services
Carpet Cleaning
Debris Removal
Floor Waxing
Garbage Collection
House Cleaning and Maid Service
Janitorial Services
Septic Tank System Cleaning
Snow and Ice Removal
Window Cleaning

Retail
Florist
Arts and Crafts Store
Bookstore
Pawn Shop
Clothing Store
Electronics Store

Health and Wellness
Dietitians and Nutritionists
 Massage Therapist

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We’re always updating our state and product availabilities. This guide was last updated: July 2022. For the latest, please login to the agent portal.
Commercial Property

- Maximum TIV: $3 million
- Wind & Hail coverage is available
- Occurrence form

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

Food and Beverage
- Baker
- Baker
- Caterer
- Chocolatiers and Shops
- Coffee and Tea
- Desserts
- Food Delivery
- Juice Bars and Smoothies
- Meat Shops
- Personal Chefs
- Restaurant
- Seafood Markets

Construction
- Carpenter
- Handyperson
- General Contractor

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

Artisan Contractor
- Appliance Installation, Service and Repair
- Fence and Gate Installation
- HVAC Work
- Landscaping and Lawn Care
- Painting
- Paperhangers
- Plumbing

Beauty and Personal Care:
- Barber
- Cosmetologist
- Day Spas
- Esthetician Services
- Hair Stylist
- Laundry Services
- Makeup Artists
- Nail Technician
- Shoe Repair
- Tailors, Dressmakers and Custom Sewers

Cleaning:
- Carpet Cleaning
- Debris Removal
- Floor Waxing
- House Cleaning and Maid Service
- Janitorial Services
- Pressure Washing
- Septic Tank System Cleaning
- Snow and Ice Removal
- Window Cleaning

Pet Services
- Dog Walker
- Pet Boarding
- Pet Groomers
- Pet Training
- Veterinarians

Auto Service and Repair
- Auto Parts Store
- Oil Change Station
- Auto Body Shop
- Auto Repair Shop

Creative Services
- Photographer
- Videographer
- Graphic Designers

Inland Marine

Tools and Equipment Insurance: Currently available as an add-on to General Liability.

Artisan Contractor:
- Appliance Installation, Service and Repair
- Fence and Gate Installation
- HVAC Work
- Landscaping and Lawn Care
- Painting
- Paperhangers
- Plumbing

Cleaning
- Carpet Cleaning
- Debris Removal
- Floor Waxing
- Garbage Collection
- House Cleaning and Maid Service
- Janitorial Services
- Pressure Washing
- Septic Tank System Cleaning
- Snow and Ice Removal
- Window Cleaning

NY: Not available

Construction
- Carpentry
- Drywall and Wall Boarding Work
- General Contractor
- Handyperson
- Roofing
- Tile, Stone and Flooring

We're always updating our state and product availabilities. This guide was last updated: July 2022. For the latest, please login to the [agent portal](#)
**General Liability** - Revenue limit: $5 million

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit Type</th>
<th>Basic</th>
<th>Pro</th>
<th>Pro+</th>
</tr>
</thead>
<tbody>
<tr>
<td>General</td>
<td>Aggregate</td>
<td>$500,000</td>
<td>$1 million</td>
<td>$2 million</td>
</tr>
<tr>
<td>General</td>
<td>Occurrence</td>
<td>$500,000</td>
<td>$1 million</td>
<td>$1 million</td>
</tr>
<tr>
<td>General</td>
<td>Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Damage to rented premises</td>
<td>Per premise</td>
<td>$100,000</td>
<td>$100,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Medical expenses</td>
<td>Per person</td>
<td>$5,000</td>
<td>$10,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Personal and advertising</td>
<td>Per person or organization</td>
<td>$500,000</td>
<td>$1 million</td>
<td>$1 million</td>
</tr>
<tr>
<td>Products completed</td>
<td>Aggregate</td>
<td>$500,000</td>
<td>$1 million</td>
<td>$2 million</td>
</tr>
</tbody>
</table>

**Exact limits will vary by class of business**

**Professional Liability** is included in all GL policies for the following classes of business: Fitness Trainers, Event Planning, Child Care, Education, Health and Beauty.

For Contractors and Consultants, Professional liability is only included in the in Pro & Pro+ packages.

**Garagekeepers Liability** is included in the Pro & Pro+ packages for the following classes of business: Tire Shop, Auto Repair Shop, Auto Body Shop, Car Wash (if non-self-serve) and Oil Change Station classes

**Liquor Liability** is included on GL policies for all restaurants that serve alcohol

**Inland Marine** — Currently available as an add-on to General Liability

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit Type</th>
<th>Basic</th>
<th>Pro</th>
<th>Pro+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equipment</td>
<td>Per item</td>
<td>$3,000</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Equipment</td>
<td>Per occurrence</td>
<td>$3,000</td>
<td>$5,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Equipment</td>
<td>Deductible</td>
<td>$500</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>Miscellaneous tools</td>
<td>Per item</td>
<td>$300</td>
<td>$600</td>
<td>$1,000</td>
</tr>
<tr>
<td>Miscellaneous tools</td>
<td>Per occurrence</td>
<td>$300</td>
<td>$600</td>
<td>$1,000</td>
</tr>
<tr>
<td>Miscellaneous tools</td>
<td>Deductible</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Borrowed tools and equipment</td>
<td>Per item</td>
<td>$3,000</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Borrowed tools and equipment</td>
<td>Per occurrence</td>
<td>$3,000</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

*Only available for Tire Shop, Auto Repair Shop, Auto Body Shop, Car Wash (if non-self-serve) and Oil Change Station classes

**Auto Service and Repair includes garage liability in all packages**

We’re always updating our state and product availabilities. This guide was last updated: July 2022. For the latest, please login to the [agent portal](#).
**Professional Liability – Revenue limit: $5 million**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit Type</th>
<th>Basic</th>
<th>Pro</th>
<th>Pro+</th>
</tr>
</thead>
<tbody>
<tr>
<td>General</td>
<td>Aggregate</td>
<td>$250,000</td>
<td>$1 million</td>
<td>$2 million</td>
</tr>
<tr>
<td>General</td>
<td>Per claim</td>
<td>$250,000</td>
<td>$1 million</td>
<td>$1 million</td>
</tr>
<tr>
<td>General</td>
<td>Deductible</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Appearance at proceedings</td>
<td>Aggregate</td>
<td>$50,000</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Appearance at proceedings</td>
<td>Per expense</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Appearance at proceedings</td>
<td>Per expense deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Crisis management expenses</td>
<td>Aggregate</td>
<td>$50,000</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Crisis management expenses</td>
<td>Per expense</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Crisis management expenses</td>
<td>Per expense deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Disciplinary proceedings</td>
<td>Aggregate</td>
<td>$50,000</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Disciplinary proceedings</td>
<td>Per expense</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Disciplinary proceedings</td>
<td>Per expense deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Subpoena assistance</td>
<td>Aggregate</td>
<td>$50,000</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Subpoena assistance</td>
<td>Per expense</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Subpoena assistance</td>
<td>Per expense deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

**Workers’ Compensation – Annual Payroll Limit: $5M***

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit Type</th>
<th>Basic</th>
<th>Pro</th>
<th>Pro+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>Workers’ compensation</td>
<td>Available in select states</td>
<td>Available in select states</td>
<td>Available in select states</td>
</tr>
<tr>
<td>Employers’ liability</td>
<td>Per incident</td>
<td>$100,000</td>
<td>$500,000</td>
<td>$1 million</td>
</tr>
<tr>
<td>Employers’ liability</td>
<td>Per employee</td>
<td>$100,000</td>
<td>$500,000</td>
<td>$1 million</td>
</tr>
<tr>
<td>Employers’ liability</td>
<td>Policy limit</td>
<td>$500,000</td>
<td>$1 million</td>
<td>$1 million</td>
</tr>
<tr>
<td>Blanket waiver of subrogation</td>
<td>Other coverage</td>
<td>Not Included</td>
<td>Not Included</td>
<td>Included</td>
</tr>
</tbody>
</table>

*Some exceptions apply. Please login to the agent portal to review state & product availability.*
**Commercial Property** — Maximum TIV: $3 million

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit Type</th>
<th>Basic</th>
<th>Pro</th>
<th>Pro+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building</td>
<td>Per occurrence</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Business personal property</td>
<td>Per occurrence</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>AOP</td>
<td>Deductible</td>
<td>$500</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>Wind &amp; Hail*</td>
<td>Deductible</td>
<td>Available*</td>
<td>Available*</td>
<td>Available*</td>
</tr>
<tr>
<td>Theft</td>
<td>Endorsement</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Loss of Business Income</td>
<td>Endorsement</td>
<td>Up to 12 months</td>
<td>Up to 12 months</td>
<td>Up to 12 months</td>
</tr>
<tr>
<td>Money and securities (on premises/off premises)</td>
<td>Endorsement</td>
<td>N/A</td>
<td>$2,500</td>
<td>$2,500</td>
</tr>
<tr>
<td>Outdoor signs</td>
<td>Endorsement</td>
<td>N/A</td>
<td>$2,500</td>
<td>$2,500</td>
</tr>
<tr>
<td>Employee dishonesty</td>
<td>Endorsement</td>
<td>N/A</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Equipment breakdown</td>
<td>Endorsement</td>
<td>N/A</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Ordinance or law coverage</td>
<td>Endorsement</td>
<td>N/A</td>
<td>N/A</td>
<td>Cov 1: Bldg limit, Cov 2: $10,000</td>
</tr>
<tr>
<td>Water back-up and sump overflow</td>
<td>Endorsement</td>
<td>N/A</td>
<td>N/A</td>
<td>$5,000</td>
</tr>
<tr>
<td>Utility services–time element</td>
<td>Endorsement</td>
<td>N/A</td>
<td>N/A</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

*Wind and Hail coverage is subject to change. Availability and deductibles are based on property location. Please login to the agent portal to review state & product availability.*
NEXT is 100% dedicated to providing insurance for the self-employed and small businesses with up to 20 employees. We insure ~900 professions including artisan contractors, cleaning services, consultants, restaurants, retail and more.

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Small businesses are unpredictable.
Getting insurance for them shouldn’t be.

Want to see if your customer is a fit for our appetite? Login to our agent portal and view our appetite checker for the most up to date availability.

We also have daily webinars to teach you the in’s and out’s of Next Insurance. Register for a webinar here.