

NEXT

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



GENERAL LIABILITY

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

Auto Service and Repair

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

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

Cleaning & Janitorial

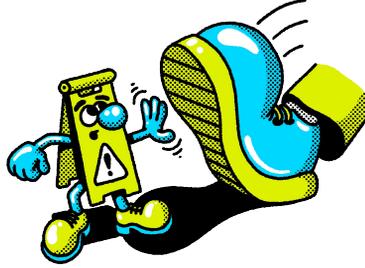
Carpet Cleaning
Floor Waxing
House Cleaning and Maid Service
Janitorial Services
Pressure Washing
Window Cleaning

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

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.

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

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

Food and Beverage

Bakery
Caterer
Coffee Shop
Food Truck
Grocery Store
Restaurant

Retail

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

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

PROFESSIONAL LIABILITY

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



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

Architects and Engineers

Architect
Home Inspectors
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

Real Estate Services

Property Manager
Real Estate Agent
Real Estate Appraisal
Real Estate Brokers
Venues and Event Spaces

WORKERS' COMPENSATION

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



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

Auto Service and Repair

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

Cleaning

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

Consulting

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

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

Creative Services

Advertising and Promotions Managers
Marketing
Photographer
Videographers
Wedding and Event Invitations
Writer

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

Food and Beverage

Bakery
Caterer
Coffee Shop
Food Truck
Grocery Store
Restaurant

Health and Wellness

Dietitians and Nutritionists
Massage Therapist
Fitness Studios

Retail

Arts and Crafts Store
Bookstore
Clothing Store
Electronics Store
Florist

COMMERCIAL PROPERTY

- Maximum TIV: \$2 million
- Wind & Hail coverage is available*
- Occurrence form

Auto Service and Repair

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

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

Consulting

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



*Wind & Hail is subject to change. Check out our [appetite checker](#) for state availability.

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

Creative Services

Graphic Designers
Photographer
Videographer

Food and Beverage

Bakery
Caterer
Coffee Shop
Food Truck
Grocery Store
Restaurant

Pet Services

Dog Walker
Pet Boarding
Pet Groomers
Pet Training
Veterinarians

Retail

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

TOOLS & EQUIPMENT

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

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.

General Liability - Revenue limit: \$5 million

Coverage	Limit Type	Basic	Pro	Pro Plus
General	Aggregate	\$500,000	\$1 million	\$2 million
General	Occurrence	\$500,000	\$1 million	\$1 million
General	Deductible	\$0	\$0	\$0
Damage to rented premises	Per premise	\$100,000	\$100,000	\$100,000
Medical expenses	Per person	\$5,000	\$10,000	\$15,000
Personal and advertising	Per person or organization	\$500,000	\$1 million	\$1 million
Products completed	Aggregate	\$500,000	\$1 million	\$2 million

Exact limits will vary by class of business

General Liability: Pro and Pro Plus Enhanced Coverages

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 Plus 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. Liquor Liability is not available in the following states: AK, AL, DC, IA, IL, MA, MI, MN, MO, UT & VT.

Employers Practice Liability is included in Restaurant GL, Pro & Pro Plus packages in the following states: AL, AZ, DE, FL, HI, IL, IN, KY, MA, MD, MI, MS, MT, NC, OH, PA, SC, TN, UT, VA, WI, WV.

Tools & Equipment — Currently available as an add-on to General Liability

Coverage	Limit Type	Basic	Pro	Pro Plus
Equipment	Per item	\$3,000	\$5,000	\$5,000
Equipment	Per occurrence	\$3,000 to \$20,000	\$5,000 to \$25,000	\$10,000 to \$30,000
Equipment	Deductible	\$500	\$500	\$500
Miscellaneous tools	Per item	\$300	\$600	\$1,000
Miscellaneous tools	Per occurrence	\$300	\$600	\$1,000
Miscellaneous tools	Deductible	\$100	\$100	\$100
Borrowed tools and equipment	Per item	\$3,000	\$5,000	\$5,000
Borrowed tools and equipment	Per occurrence	\$3,000	\$5,000	\$5,000

Professional Liability – Revenue limit: \$5 million

Coverage	Limit Type	Basic	Pro	Pro+
General	Aggregate	\$250,000	\$1 million	\$2 million
General	Per claim	\$250,000	\$1 million	\$1 million
General	Deductible	\$2,000	\$2,000	\$2,000
Appearance at proceedings	Aggregate	\$50,000	\$50,000	\$50,000
Appearance at proceedings	Per expense	\$10,000	\$10,000	\$10,000
Appearance at proceedings	Per expense deductible	\$0	\$0	\$0
Crisis management expenses	Aggregate	\$50,000	\$50,000	\$50,000
Crisis management expenses	Per expense	\$10,000	\$10,000	\$10,000
Crisis management expenses	Per expense deductible	\$0	\$0	\$0
Disciplinary proceedings	Aggregate	\$50,000	\$50,000	\$50,000
Disciplinary proceedings	Per expense	\$10,000	\$10,000	\$10,000
Disciplinary proceedings	Per expense deductible	\$0	\$0	\$0
Subpoena assistance	Aggregate	\$50,000	\$50,000	\$50,000
Subpoena assistance	Per expense	\$10,000	\$10,000	\$10,000
Subpoena assistance	Per expense deductible	\$0	\$0	\$0

Workers' Compensation – Annual Payroll Limit: \$5M*

Coverage	Limit Type	Basic	Pro	Pro Plus
Deductible	Workers' compensation	Available in select states	Available in select states	Available in select states
Employers' liability	Per incident	\$100,000	\$500,000	\$1 million
Employers' liability	Per employee	\$100,000	\$500,000	\$1 million
Employers' liability	Policy limit	\$500,000	\$1 million	\$1 million
Blanket waiver of subrogation	Other coverage	Not Included	Not Included	Included

*Some exceptions apply. Please login to the agent portal to review state & product availability.



Commercial Property — Maximum TIV: \$2 million

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

*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.