

# 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

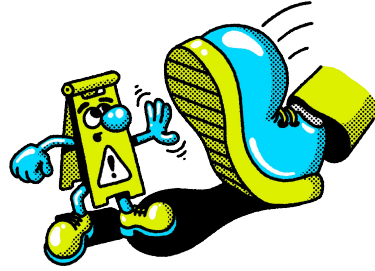
Carpet Cleaning  
Floor Waxing  
House Cleaning and Maid Service  
Janitorial Services  
Pressure Washing  
Window Cleaning

### 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

## UMBRELLA/EXCESS LIABILITY - NEW

**Umbrella/ Excess Liability:** Currently available as an add-on to Pro or Pro Plus General Liability coverage.

- Available as an add on to General Liability
- Limits: \$1M/\$1M or \$2M/\$2M



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

### Auto Service and Repair

Auto Body Shop  
Auto Parts Store  
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Tire Shop

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Esthetician Services  
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Laundry Services  
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Nail Technician  
Personal Assistant  
Shoe Repair  
Tailors, Dressmakers and Custom Sewers

### Cleaning & Janitorial

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Janitorial Services  
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Window Cleaning

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Garbage Collection  
General Contractor  
Handyperson  
Painting  
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Paving and Asphalt Installation, Service, and Repair

### Creative Services

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Editorial Services  
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Marketing  
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Videographers  
Wedding and Event Invitations  
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### 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

## 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

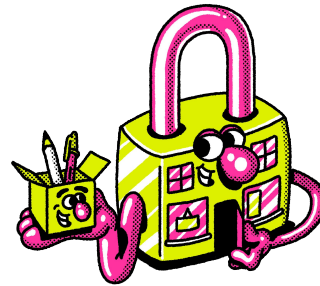
Appliance Installation, Service and Repair  
Debris Removal  
Fence and Gate Installation  
Landscaping and Lawn Care  
Garbage Collection  
General Contractor  
Handyperson  
Painting  
Plumbing  
Paving and Asphalt installation, Service and Repair



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

## COMMERCIAL PROPERTY

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



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

### Auto Service and Repair

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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

### Contractors

Appliance Installation, Service and Repair  
Debris Removal  
Fence and Gate Installation  
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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

## PROFESSIONAL LIABILITY

- Revenue limit: \$5 million
- \$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

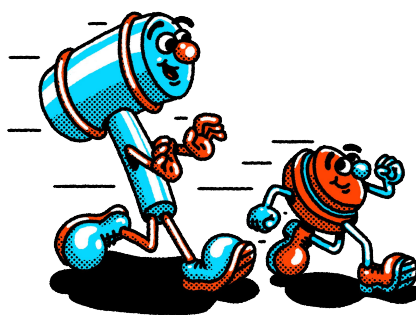
Music Production Services  
Video and Film Production  
Music Entertainment

### Financial Services

Accountant

### Insurance Professionals

Claims Adjuster  
Insurance Agent  
Insurance Appraisers  
Insurance Inspector



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

### Real Estate Services

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

## WORKERS' COMPENSATION

- Annual Payroll Limit: \$5 million
- Employees 1-20
- Waiver of subrogation included on Pro Plus
- [Specific contractor professions](#) have a \$5k minimum manual premium and must work with insured subcontractors.

### Auto Service and Repair

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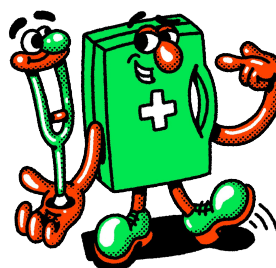
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### Food and Beverage

Bakery  
Caterer  
Coffee Shop  
Food Truck  
Grocery Store  
Restaurant

### Health and Wellness

Dietitians and Nutritionists  
Massage Therapist  
Fitness Studios

### Manufacturing - NEW

Coffee and Tea Manufacturing  
Food Manufacturing  
Wood Furniture and Cabinet Manufacturing

### Retail

Arts and Crafts Store  
Bookstore  
Clothing Store  
Electronics Store  
Florist

## 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 Plus 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, & 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.

## UMBRELLA/EXCESS LIABILITY – Currently available as an add-on to General Liability

Coverage	Limit Type	Basic	Pro	Pro Plus
General	Per Occurrence/Aggregate	Not Available	\$1M/\$1M or \$2M/\$2M	\$1M/\$1M or \$2M/\$2M

## 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

## 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.

## 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.