

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
- Max TIV
- \$0 deductible
- Occurrence form

### 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 **(NEW)**

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



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

### 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

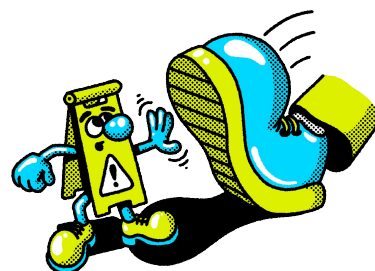
Tutor  
Education consulting  
Musical instruments and teachers  
Career and technical education teachers  
Acting lessons  
Computer lessons  
Vocal coach

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## GENERAL LIABILITY (STANDALONE)

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



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

### 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

### Health and Wellness (NEW)

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 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

### 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 (NEW)

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

## 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

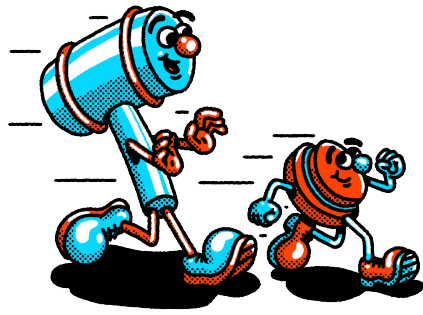
Music Production Services  
Video and Film Production  
Music Entertainment

### 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 NEXT general liability and business owner's policy coverage.

### Cleaning

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

### Contractors

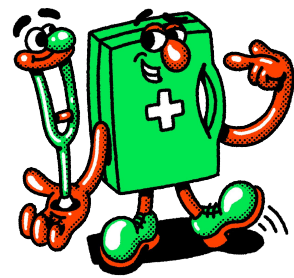
Appliance Installation, Service and Repair  
Debris Removal  
Fence and Gate Installation  
Landscaping and Lawn Care  
Garbage Collection  
General Contractor  
Handyperson  
Painting  
Plumbing  
Paving and Asphalt installation, Service and Repair



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

## WORKERS' COMPENSATION

- Maximum manual premium \$50k
- Minimum manual premium \$5k for select contractor professions



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

### Health and Wellness

Dietitians and Nutritionists  
Dentist  
Doctors  
Medical Assistants  
Massage Therapist  
Fitness Studios

### Beauty and Personal Care

Barber  
Cosmetologist  
Day Spas  
Esthetician Services  
Hair Stylist  
Makeup Artists  
Nail Technician  
Laundry Services

### Food and Beverage

Restaurant  
Bakery  
Coffee Shop  
Grocery Store

### Hospitality & Lodging (NEW)

Hotels, Motels and Inns  
Bed and Breakfast

### Financial Services

Accountant  
Auditor  
Actuarial Service  
Loan Officers  
Business Financing & Consulting  
Financial Adviser or Brokerage Services

### Manufacturing (NEW)

Food Manufacturing  
Dairy Products Manufacturing  
Beverage Manufacturing  
Machined Parts Manufacturing  
Clothing and Apparel Manufacturing  
Wood Furniture and Cabinet Manufacturing

### Retail

Florist  
Plant Nursery  
Arts and Crafts Store  
Bookstore  
Pet Store  
Clothing Store  
Electronics Store  
Hardware Store  
Convenience Store  
Liquor or Tobacco Store  
Farmers Market  
General Retail Stores  
Funeral Services

### Cleaning

Residential Cleaning and Maid Service  
Commercial Cleaning Services  
Laundry Services

### Creative Services

Advertising and Promotional Services  
Photographer  
Printing Services

### Auto Service and Repair

Auto Parts Store  
Auto Body Shop  
Auto Repair Shop  
Auto Detailing Services  
Car Wash

### Contractors

Plumbing  
Electrical Work  
HVAC Services  
Flooring Installation  
Finish, Interior Carpentry Work  
Landscaping and Lawn Care



**BUSINESS OWNER’S POLICY**  
Revenue limit: \$5M and Max TIV: \$2M

Liability Base Coverage	Limit Type	Limits Available
General	Per Occurrence	\$500k - \$2M*
General	Aggregate	\$500k - \$4M*
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
Cyber insurance	All professions excluding Healthcare and Professional Services	Add and remove \$25k or \$50k
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 practice liability insurance (EPLI)	Restaurants	Included
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
Expanded damage to rented premises	Restaurants, retail	Add & Remove up to \$1M
Abuse & molestation	Daycare, fitness, gym, sports coach, education, spa,	Add & Remove \$100k
Hired non-owned auto	Auto Service and Repair, Restaurants	Add & remove up to \$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: \$2M

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 - \$2M*
General	Aggregate	\$500k - \$4M*
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 policies. Coverage available varies by state and profession.

Coverage	Available Professions	Limits Available
Cyber insurance	All professions excluding Healthcare and Professional Services	Add and remove \$25k or \$50k
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 practice liability insurance (EPLI)	Restaurants	Included
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
Expanded damage to rented premises	Restaurants, retail	Add & Remove up to \$1M
Abuse & molestation	Daycare, fitness, gym, sports coach, education, spa,	Add & Remove \$100k
Hired non-owned auto	Auto Service and Repair, Restaurants	Add & remove up to \$100k
Lost key coverage	Janitorial & Cleaning	Add & Remove

UMBRELLA/EXCESS LIABILITY — Currently available as an add-on to NEXT General Liability 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 NEXT General Liability 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

WORKERS’ COMPENSATION - Max manual premium \$50k

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
Waiver of Subrogation	Other	Blanket