Risks with an ISO Fireline score over 4.
Risks undergoing complete or structural renovations or ground up construction.
Seasonal operations.
Businesses with building code violations.
Roofs made out of wood, wood shake or slate.
Risks with greater than $3 million total insurable value (building + BPP + business income).

One-stop shop:
- No cancellation fees
- Expenses to repair or to replace property and to restore lost information on damaged valuable papers and
- Loss of net business income that would have been earned during normal business operations.
- Business income coverage is included in our commercial property policies at no additional cost. If the insured
- NEXT is 100% dedicated to small businesses, with policies designed for their needs, including:
  - Business owner’s policy (BOP)
  - Commercial property
  - Extra expenses that are incurred to avoid or minimize the suspension of operations, including costs to relocate,
- Coverage will soon be available in FL.

Key Agent Benefits:
- Quick and personal: Request quotes and underwrite process for 72 hours, no underwriting delays.
- Expert knowledge: Dedicated account managers are available to discuss any questions.
- Guaranteed underwriting: All coverages are underwritten by the carrier, ensuring a smooth and straightforward process.
- Decision-making: Our underwriting process is designed to help manage claim and policy limits.
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- NEXT to U.S., available in 44 states, with products designed for small businesses, including:
  - Commercial property
  - Business income
  - Extra expenses
  - Business owner’s policy (BOP)
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