

General Liability

Coverage details:

- CG 20 37 (Optional)
- Blanket AI (Optional)
- Contractors' Errors & Omissions (Optional)
- Miscellaneous Professional Liability (Optional)
- Medical Payments (Included)
- TRIA, Waiver of Subrogation, and Primary Non-Contributory (Optional)
- Business Personal Property/Equipment (Optional)
- Damage to Rented Premises (Included)
- Defense Outside Limits
- Garagekeepers Legal Liability (Optional, only for Car Detailing, Windshield repair, and Vinyl and leather repair trades)

Deductible Options:

\$0, \$250, \$1,000 (state and trade dependent)

Limit Options:

100K/300K, 250K/500K, 300K/600K, 500K/1M, 1M/2M, 2M/2M, 2M/3M (state and trade dependent)

Available in all states, plus DC

Business Owner's Policy

Property:

- Actual Loss Sustained Business Income
- Up to \$250,000 Business Personal Property

General Liability:

- \$5,000 Medical Expense Limit
- \$50,000 Damage to Rented Premises Limit
- Personal And Advertising Injury Limit
- Products/Completed Operations Agg Limit

Deductible Options: \$500 (for property coverage only)

Limit Options: \$1M / \$2M

Other: Building coverage & Liquor Liability not available at this time

Available in all states except NY and WA. Limitations in FL apply.**

Maximum revenue is \$5M and no maximum payroll cap

*Carrier coverage details/requirements vary by carrier

**FL Guidelines: 5% wind deductible applicable to all locations; buildings constructed before 1996 ineligible for the program; maximum Business Personal Property available: \$100,000; Business Income covered up to maximum of \$100,000 on the basis of loss sustained.

Professional Liability

Coverage details:

- Available for Professionals, Freelance & Personal/ Business Services, Real Estate & Property Management as well as Health & Wellbeing Classes
- MPL available by endorsement.
- Both defense within limits and defense outside limits available (trade dependent).
- Trade-relevant sublimits available.

Deductible Options:

\$0-\$10,000 (state and trade dependent)

Limit Options:

\$25K, \$100K, \$250K, \$500K, \$1M, \$2M (state and trade dependent)

Available in all states, plus DC

Inland Marine

Coverage details:

- Available for Contractors, Business Services Classes, Photographers/Videographers, and Disc Jockeys

Deductible Options: \$250, \$500

Limit Options:

- Contractors Equipment limits range from \$2,500 to \$50k
- Small Tools and Equipment limits range from \$1k to \$10k
- Business services - \$5k-\$50k limits for BPP + Computer Hardware/Software (separate coverages)
- \$5k-\$50k for Photography/Videography Equipment
- \$5k-\$50k for Disc Jockey Equipment

Other:

- Contractors Small Tools is business property under 1k
- Contractors Equipment is business property over 1k

Available in all states, plus DC

Cyber Insurance

Must be cross-sold with another product, not available as a standalone policy

\$250,000 aggregate limit of liability

\$250 flat premium (non-refundable)

This is a general summary of coverage provided. Actual coverage may vary based on the nature of the business that purchases and will be dependent on the policy purchased.

Simply Business, LLC is a licensed insurance producer in all U.S. States and the District of Columbia. Simply Business has its registered office at Simply Business, 53 State St, 19th Floor, Boston, MA, 02109. In California, we operate under the name Simply Business Insurance Agency, LLC, License #0M20593. In Colorado, we operate under the name Simply Business, LLC DBA Simply Business Insurance Agency.

Available Classes

Artisan Contractors

Carpenters
Plumbers
Electrical work
HVAC
Handypersons
Painting and wall covering contractors
Masonry work
Siding installation
Remodeling
Floor covering and installation
Landscaping
Tile, stone, marble mosaic, or terrazzo work
Drywall or wallboard installation and repair

Home-based businesses

Bakers
Dog walkers
Personal assistants
Consulting
Wedding planner
Coaching

Health and Wellbeing

Eyelash Technician
Home Health Aide
Beautician/Cosmetology Services
Esthetician Services
Mental Health Counseling
Nail Technician
Social Work Services

Service

Exterior cleaning
Power washing
Car detailing
Housekeeping
Maid services
Janitorial

Lifestyle Service Providers

Interior Decorators
Professional Organizer
Personal Trainers
Yoga and Pilates Instructors
Disc Jockey
Pet Grooming Services
Tailor
Personal Chef

Professionals

Notary services
Life/career/executive coaching
Insurance Professionals
Claims Adjusting
Real Estate Agent/Broker
Tax Preparation
Accounting
Advertising
Architecture
Bookkeeping
Engineering
Financial Advisor
Sales Representatives
Interior Design
Interior Decorator
Project Management

Gigpreneurs

Musicians
Event planners
Photographers and Videographers
Graphic Design
Computer Programmers
Website Design

Restaurants

Pizza shop
Family style
Diner
Coffee shop
Cafe
Ice cream and yogurt shop
Take-out only

Retail

Clothing/Apparel Store
Gift shop
Hardware Store
Dollar Store
Thrift Store
Supermarket/Grocery Store
Book store
Florist

E-commerce Businesses

E-commerce and online retailers
Dropship product sellers
White label sellers
Niche retail sellers
Online marketplace sellers

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