

NEXT

Quote & bind online for ~900 professions.
Below is only a selection of
our top-selling professions and industries.



General Liability

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

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

Retail

Clothing Store
Electronics Stores
Sporting Goods Retailer
E-Commerce
Jewelry Store
Retail Stores
Grocery Store

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

Sports and Fitness

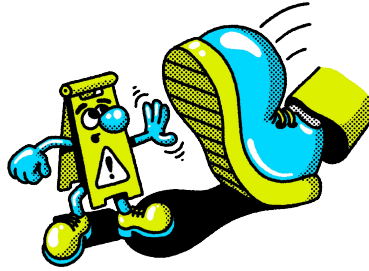
Dance Instructor
Fitness Instructor
Golf Instructor
Indoor Cycling Instructor
Martial Arts Instructor
Personal Trainer
Sports Coach
Umpires, Referees and Other Sports Officials
Yoga Instructor

Auto Service and Repair

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

Cleaning

Carpet Cleaning
Debris Removal
Floor Waxing
Garbage Collection
House Cleaning and Maid Service
Janitorial Services
Pressure Washing
Septic Tank System Cleaning
Snow and Ice Removal
Window Cleaning



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

Artisan Contractor

Appliance Installation, Service and Repair
Fence and Gate Installation
HVAC Work
Landscaping and Lawn Care
Painting
Paperhangers
Plumbing

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

Food and Beverage

Baker
Caterer
Chocolatiers and Shops
Coffee and Tea
Desserts
Food Delivery
Food Truck or Cart Services
Juice Bars and Smoothies
Meat Shops
Personal Chefs
Restaurant
Seafood Markets

Construction

Carpentry
Drywall and Wall Boarding Work
General Contractor
Handyperson
Roofing
Tile, Stone and Flooring

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

Professional Liability

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

Architect and Engineers

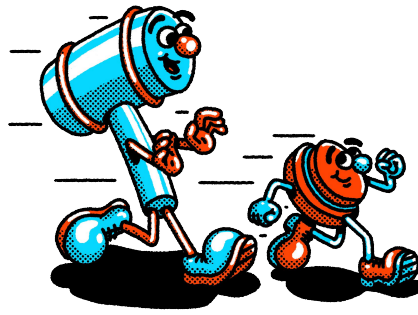
Architect
Home Inspectors
Engineer
Interior Designer

Insurance Professional

Claims Adjuster
Insurance Agent
Insurance Appraisers
Insurance Inspector

Financial Services:

Accountant



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

Real Estate Services:

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

Arts and Entertainment

Music Production Services
Video and Film Production
Music Entertainment

Workers' Compensation

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

Consulting

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

Construction

Carpentry
Drywall and Wall Boarding Work
Tile, Stone and Flooring
Handyperson

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

Artisan Contractor

Appliance Installation, Service and Repair
Fence and Gate Installation
HVAC Work
Landscaping and Lawn Care
Painting
Paperhangers
Plumbing

Auto Service and Repair

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



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

Creative Services

Advertising and Promotions Managers
Editorial Services
Marketing
Photo Editing, Scanning and Restoration
Photographer
Print Binding and Finishing Workers
Videographers
Wedding and Event Invitations
Writer

Cleaning Services

Carpet Cleaning
Debris Removal
Floor Waxing
Garbage Collection
House Cleaning and Maid Service
Janitorial Services
Septic Tank System Cleaning
Snow and Ice Removal
Window Cleaning

Retail

Florist
Arts and Crafts Store
Bookstore
Pawn Shop
Clothing Store
Electronics Store

Health and Wellness

Dietitians and Nutritionists
Massage Therapist

Commercial Property

- Maximum TIV: \$3 million
- Wind & Hail coverage is available*
- Occurrence form

Retail

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

Food and Beverage

Baker
Baker
Caterer
Chocolatiers and Shops
Coffee and Tea
Desserts
Food Delivery
Juice Bars and Smoothies
Meat Shops
Personal Chefs
Restaurant
Seafood Markets

Construction

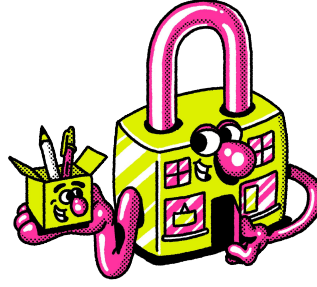
Carpentry
Handyperson
General Contractor

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

Artisan Contractor

Appliance Installation, Service and Repair
Fence and Gate Installation
HVAC Work
Landscaping and Lawn Care
Painting
Paperhangers
Plumbing



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

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
Debris Removal
Floor Waxing
House Cleaning and Maid Service
Janitorial Services
Pressure Washing
Septic Tank System Cleaning
Snow and Ice Removal
Window Cleaning

Pet Services

Dog Walker
Pet Boarding
Pet Groomers
Pet Training
Veterinarians

Auto Service and Repair

Auto Parts Store
Oil Change Station
Auto Body Shop
Auto Repair Shop

Creative Services

Photographer
Videographer
Graphic Designers

Inland Marine

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

Artisan Contractor:

Appliance Installation, Service and Repair
Fence and Gate Installation
HVAC Work
Landscaping and Lawn Care
Painting
Paperhangers
Plumbing

Cleaning

Carpet Cleaning
Debris Removal
Floor Waxing
Garbage Collection
House Cleaning and Maid Service
Janitorial Services
Pressure Washing
Septic Tank System Cleaning
Snow and Ice Removal
Window Cleaning



NY: Not available

Construction

Carpentry
Drywall and Wall Boarding Work
General Contractor
Handyperson
Roofing
Tile, Stone and Flooring

General Liability - Revenue limit: \$5 million

Coverage	Limit Type	Basic	Pro	Pro+
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+ 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+ 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

Inland Marine – Currently available as an add-on to General Liability

Coverage	Limit Type	Basic	Pro	Pro+
Equipment	Per item	\$3,000	\$5,000	\$5,000
Equipment	Per occurrence	\$3,000	\$5,000	\$10,000
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

*Only available for Tire Shop, Auto Repair Shop, Auto Body Shop, Car Wash (if non-self-serve) and Oil Change Station classes

Auto Service and Repair includes garage liability in all packages

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+
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: \$3 million

Coverage	Limit Type	Basic	Pro	Pro+
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.

NEXT



**Our Mission:
Helping Agents Thrive.**

NEXT is 100% dedicated to providing insurance for the self-employed and small businesses with up to 20 employees. We insure ~900 professions including artisan contractors, cleaning services, consultants, restaurants, retail and more.

Our products are rated "A- Excellent" by AM Best, the industry standard for rating insurance companies.

Trusted & loved by over 300,000 business owners



Quote & bind online without any signed applications

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Bundled Policies and save up to 10%

Option to bundle policies, including general liability, workers' comp, commercial property, professional liability (E&O) and inland marine



Unlimited COI's for your customers

Immediate access to certificates of insurance

**Small businesses are unpredictable.
Getting insurance for them shouldn't be.**

Want to see if your customer is a fit for our appetite? Login to our agent portal and view our appetite checker for the most up to date availability.

[Get Instant Quote](#)

We also have daily webinars to teach you the in's and out's of Next Insurance. Register for a webinar [here](#).