



## Available Products

We are currently insuring 1300+ different professions.  
Below is only a selection of our top selling professions & industries

### General Liability — Revenue Limit: \$5M

\$0 Deductible  
Occurrence Form

**\*\*NY: not part of the program**

**\*\*FL: only artisan contractors & janitorial services are available**

#### Consultants (includes PL coverage):

IT Consulting or Programming  
Software Developers  
Website Designers  
Business Consulting  
Education Consulting  
Research Consulting  
Strategy Consulting  
Management Consulting  
Human Resources Consulting  
Other consulting Services

#### Financial Services:

Accounting  
Bookkeeping  
Budget Analysts  
Credit Analysts  
Tax Preparation  
Financial Adviser  
Brokering

#### Health, Beauty & Fitness:

Barber/Hair Stylist  
Diet/Nutrition Services  
Esthetician Services  
Personal Trainers  
Nail Technicians  
Group Fitness Instructors

#### Creative & Design:

Photography & Videography  
Event Planners  
Graphic Designers  
Interior Designers

#### Retail & Hospitality:

Day Care / Child Care Services  
Clothing Apparel Stores  
Electronic Stores  
Home Furnishing Stores  
Electronic Repair Stores  
Restaurants  
Rental Stores

#### Janitorial Services:

Carpet Cleaning  
Janitorial Services  
Window Cleaning  
House Cleaning and Maid Service  
Garbage Collection  
Debris Removal  
Pressure Washing

#### Artisan Contractors:

Appliance Installation, Service & Repair  
Carpentry  
Drywall & Wall Boarding Work  
General Contractor  
Handyperson  
Landscaping & Lawn Care  
Painting  
Roofing  
Tree Services  
Tile, Stone & Flooring

### Commercial Auto — up to 10 vehicles and 15 drivers

Occurrence Form  
3 Packages: Basic, Pro, Pro+

**\*Commercial Auto: not available in:  
AK, DC, FL, GA, HI, LA, MA, MI, NY,  
PA, VA, WA**

**Architects and Engineers**  
**Artisan Contractors**  
**Consultants**  
**Creative & Design**  
**Day Care & Education**  
**Financial Services**  
**Health, Beauty & Fitness**

**Janitorial Services**  
**Retail Stores**  
**Restaurants & Bars**  
**Philanthropy & Nonprofits**  
**Professional Services**  
**Veterinary Services**

**Hired & Non-Owned (HNOA) — Liability coverage only, available only as add-on to Commercial Auto**

**Architects and Engineers**  
**Artisan Contractors**  
**Consultants**  
**Creative & Design**  
**Education**  
**Financial Services**  
**Health, Beauty & Fitness**

**Janitorial Services**  
**Retail Stores**  
**Veterinary Services**

We're always updating our state and product availabilities.

This guide was last updated: March 2021  
For the latest, please contact Next Insurance



**Professional Liability** — Revenue Limit: \$5M

\$2,000 Deductible

Claims Made

3 Packages: Basic, Pro, Pro+

Per Claim Limits: \$250K/\$1M/\$1M

Aggregate Limits: \$250K/\$1M/\$2M

Defense Within Limits\*

\*Defense Outside Limits: AR, MO, NE, NJ, NY, OK, RI

\*\*Professional Liability: not available in AK, AR, DC, FL, IN, LA, MA, MO, NC, NM, NY, OK, UT, VA, WA

Professional Liability / E&O for construction, consulting, fitness, child care, education, and health & beauty classes available on an occurrence basis in our General Liability product. See page 5.

**Architects and Engineers:**

- Architect
- Civil Engineer
- Electrical Engineer
- Electronics Engineers (ex. Computer)
- Engineering and Technical Design
- Environmental Engineer
- Feng Shui
- Health & Safety Engineers (Ex. Mining)
- Holiday Decorating Services
- Home Staging
- Industrial Engineer
- Interior Designer
- Materials Engineer
- Mechanical Engineers
- Merchandise Displayers & Window Trim
- Process Engineer
- Transportation Engineer
- Urban & Regional Planners
- Inspectors, Testers, Sorters, Samplers, & Weighers

**Miscellaneous:**

- Home Inspectors
- Music Production Services
- Substance Abuse Counselor
- Insurance Inspector
- Printing Services
- Inspectors, Testers, Sorters, Samplers, & Weighers
- Video & Film Production
- Public Adjusters
- Private Detectives & Investigators
- Music Entertainment
- Audio & Video Equipment Technicians
- Video Booth Rental
- Notary
- Insurance Appraisers
- Secretaries & Admin Assistants, except Legal, Medical & Executive
- Community Gardens
- Performing Arts

**Real Estate & Insurance Agents:**

- Insurance Agent
- Pet Insurance Agent
- Bail Bondsmen
- Health Insurance Offices
- Property Manager
- Real Estate Agent
- Real Estate Brokers
- Apartment Agents
- Home Inspectors
- Insurance Inspector
- Public Adjusters
- Insurance Appraisers

**Finance:**

- Accountant
- Bookkeepers
- Tax Services
- Tax Preparers
- Notary
- Financial Adviser
- Stockbroker
- Financial Services Sales Agent
- Payroll Services

**Workers Comp** — currently available in AK, AL, AR, AZ, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WV

Deductible in TX available for premiums >\$5K

**Consultants:**

- IT Consulting or Programming
- Software Developers
- Website Designers
- Business Consulting
- Education Consulting
- Other consulting Services
- Architect or Engineering Firm

**Financial Services:**

- Accounting
- Budget Analysts
- Claims Adjuster
- Credit Analysts
- Tax Preparation
- Financial Adviser
- Brokering

**Retail & Hospitality:**

- Florist
- Arts & Craft Store
- Bookstore
- Antique Stores

**Health, Beauty & Fitness:**

- Diet/Nutrition Services

**Creative & Design:**

- Photography & Videography
- Event Planners
- Graphic Designers
- Interior Designers

**Janitorial Services:**

- Carpet Cleaning
- Janitorial Services
- Window Cleaning
- Garbage Collection
- Debris Removal
- Pressure Washing

**Artisan Contractors:**

- Appliance Installation, Service & Repair
- Carpentry
- Drywall & Wall Boarding Work
- Floor Covering Installation
- Handyperson
- Landscaping & Lawn Care
- Painting
- Plumbing
- Tree Services
- Flooring



**NEW! Commercial Property** — Revenue Limit: \$5M

**Business Personal Property** — includes Business Interruption

Occurrence Form  
3 Packages: Basic, Pro, Pro+

Commercial Property: not available in AK, CT, FL, HI, LA, NJ, OK, VA, WA, WV

**Retail & Hospitality:**

- Retail Stores
- Grocery Store
- Convenience Store
- Farmers Market
- Fitness Boot Camps
- Pet Stores
- Computer Store
- Hardware Store

**Professional Offices:**

- IT Consulting or Programming
- Software Developers
- Business Consulting
- Law Offices
- Call Center Service
- Career Counseling

**Restaurants:**

- Restaurants
- Coffee Roasteries
- Food Truck or Cart Services
- Caterers
- Personal Chefs

**Misc:**

- Daycare
- Preschools
- Adult Education

**Health, Beauty & Fitness:**

- Veterinarians
- Pet Boarding
- Animal care
- Diet/Nutrition Services
- Salon

**Creative & Design:**

- Photo booth rentals
- Wedding and event venue rental
- Photography & Videography
- Event Planners
- Graphic Designers
- Interior Designers

**Janitorial Services:**

- House Cleaning
- Pressure Washing
- Carpet Cleaning

**Artisan Contractors:**

- Carpentry
- Handyperson
- Landscaping & Lawn Care
- Painting
- Plumbing

**Inland Marine**

**Tools & Equipment Insurance**— currently available as an add-on to General Liability

\*\*NY: not part of the program

**Artisan Contractors:**

- Appliance Installation, Service & Repair
- Carpentry
- Drywall & Wall Boarding Work
- General Contractor
- Handyperson
- Landscaping & Lawn Care
- Painting
- Roofing
- Tree Services
- Tile, Stone & Flooring

**Janitorial Services:**

- Carpet Cleaning
- Janitorial Services
- Window Cleaning
- House Cleaning and Maid Service
- Garbage Collection
- Debris Removal
- Pressure Washing



## General Liability — Revenue Limit: \$5M

Coverage	Limit Type	Basic	Pro	Pro+
General	Aggregate	\$500K	\$1M	\$2M
General	Occurrence	\$500K	\$1M	\$1M
General	Deductible	\$0	\$0	\$0
Damage to Rented Premises	Per Premise	\$100K	\$100K	\$100K
Medical Expenses	Per Person	\$5K	\$10K	\$15K
Personal & Advertising Injury	Per Person or organization	\$500K	\$1M	\$1M
Products Completed	Aggregate	\$500K	\$1M	\$2M

**\*\*Exact limits will vary by class of business**

### Contractor E&O

As a part of, not in addition to the CGL Limits

Coverage	Limit Type	Basic	Pro	Pro+
Professional Liability	Aggregate	N/A	\$20K	\$50K
Professional Liability	Occurrence	N/A	\$10K	\$25K
Professional Liability	Deductible	N/A	\$0	\$0

### Consulting E&O

As a part of, not in addition to the CGL Limits

Coverage	Limit Type	Basic	Pro	Pro+
Professional Liability	Aggregate	N/A	\$1M	\$2M
Professional Liability	Occurrence	N/A	\$1M	\$1M
Professional Liability	Deductible	N/A	N/A	N/A

### Fitness Trainer E&O

As a part of, not in addition to the CGL Limits

Coverage	Limit Type	Basic	Pro	Pro+
Professional Liability	Aggregate	\$1.5M	\$3M	\$4M
Professional Liability	Occurrence	\$500K	\$1M	\$2M
Professional Liability	Deductible	N/A	N/A	N/A

### Event Planning, Child Care, Education, Health & Beauty E&O

As a part of, not in addition to the CGL Limits

Coverage	Limit Type	Basic	Pro	Pro+
Professional Liability	Aggregate	\$500K	\$1M	\$2M
Professional Liability	Occurrence	\$500K	\$1M	\$1M
Professional Liability	Deductible	N/A	N/A	N/A

## Commercial Auto — up to 10 vehicles and 15 drivers

Coverage	Limit Type	Basic	Pro	Pro+
Collision	Occurrence	N/A	Actual Cash Value	Actual Cash Value
Collision	Deductible	N/A	\$1K	\$500
Collision Rental Reimbursement	Per Day	N/A	\$100	\$100
Comprehensive	Occurrence	N/A	Actual Cash Value	Actual Cash Value
Comprehensive	Deductible	N/A	\$1K	\$500
Comprehensive Rental Reimbursement	Per Day	N/A	\$100	\$100
Liability	Combined Single Limit	\$50K or state min	\$100K	\$1M
Medical Payment	Per Person	\$5K	\$5K	\$5K
Towing & Labor	Per Disablement	\$200	\$200	\$200
Under Insured Motorist Bodily Injury	Occurrence	\$50K	\$100K	\$1M
Gap	Occurrence	N/A	Amount owed to lender-ACV	Amount owed to lender-ACV
Locksmith	Per Expense	N/A	N/A	\$250
<b>Hired &amp; Non-Owned Auto</b>	Combined Single Limit (Liability)	\$50K or state min	\$100K	\$1M



## Professional Liability — Revenue Limit: \$5M

Coverage	Limit Type	Basic	Pro	Pro+
General	Aggregate	\$250K	\$1M	\$2M
General	Per Claim	\$250K	\$1M	\$1M
General	Deductible	\$2K	\$2K	\$2K
Appearances at Proceedings	Aggregate	\$50K	\$50K	\$50K
Appearances at Proceedings	Per Expense	\$10K	\$10K	\$10K
Appearances at Proceedings	Per Expense Deductible	\$0	\$0	\$0
Crisis Management Expenses	Aggregate	\$50K	\$50K	\$50K
Crisis Management Expenses	Per Expense	\$10K	\$10K	\$10K
Crisis Management Expenses	Per Expense Deductible	\$0	\$0	\$0
Disciplinary Proceedings	Aggregate	\$50K	\$50K	\$50K
Disciplinary Proceedings	Per Expense	\$10K	\$10K	\$10K
Disciplinary Proceedings	Per Expense Deductible	\$0	\$0	\$0
Subpoena Assistance	Aggregate	\$50K	\$50K	\$50K
Subpoena Assistance	Per Expense	\$10K	\$10K	\$10K
Subpoena Assistance	Per Expense Deductible	\$0	\$0	\$0

## Workers Comp — currently available in AK, AL, AR, AZ, CO, CT, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, MO, MS, MT, NE, NH, NM, NV, OK, RI, SC, TN, TX, UT, VA, VT, WV

Coverage	Limit Type	Basic	Pro	Pro+
Deductible	Workers Compensation	Available	Available	Available
Employers Liability	Per Incident	\$100K	\$500K	\$1M
Employers Liability	Per Employee	\$100K	\$500K	\$1M
Employers Liability	Policy Limit	\$500K	\$1M	\$1M
Blanket Waiver of Subrogation	Other Coverage	Not Included	Not Included	Included



**NEW! Commercial Property**— Revenue Limit: \$5M

**Business Personal Property** — includes Business Interruption

Coverage	Limit Type	Basic	Pro	Pro+
Business Personal Property	Per Occurrence	\$25K	\$50K	\$50K
Business Personal Property	Deductible	\$500	\$500	\$500
Money and Securities (on premises/off premises)		N/A	\$2,500	\$2,500
Outdoor Signs		N/A	\$2,500	\$2,500
Employee Dishonesty		N/A	\$5,000	\$5,000
Endorsement: Ordinance or Law Coverage		N/A	N/A	Cov 1: Bldg Limit, Cov 2: \$10K
Endorsement: Water Back-up & Sump Overflow		N/A	N/A	\$5,000
Endorsement: Utility Services – Time Element		N/A	N/A	\$10K

**Inland Marine**

**Tools & Equipment Insurance**— 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	\$600	\$1,000	\$1,000
Miscellaneous Tools	Per Occurrence	\$600	\$1,000	\$1,000
Miscellaneous Tools	Deductible	\$100	\$100	\$100
Borrowed Tools & Equipment	Per Item	\$3,000	\$5,000	\$5,000
Borrowed Tools & Equipment	Per Occurrence	\$3,000	\$5,000	\$5,000