

**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: February 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, IA, ID, IL, IN, KS, KY, LA, MD, MO, MS, MT, NE, NH, NM, NV, OK, RI, SC, 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	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

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

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

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

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 Coverage	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