



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
Hired & Non-Owned Auto	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