

NEXT

NEXT, ARTISAN CONTRACTORS & CONSTRUCTION: WE'RE BUILT FOR EACH OTHER



Businesses we love! (appetite)

- New and existing businesses
- Single location
- Fewer than 10 employees

Building blocks of success (eligibility)

General Liability

- Revenue less than \$5 million
- No work in New York

Workers' Compensation

- Available for annual payrolls up to \$5 million
- Waiver of subrogation automatically included in Pro+ packages

Inland Marine

- Available for blanket contractor's tool and equipment limits
- Total insured values up to \$10,000

Commercial Auto

- Available for up to 10 vehicles and 15 drivers
- Discount for covering multiple vehicles
- Hired & non-owned coverage available as an optional add-on

Commercial Property

- Available for building and business personal property limits
- Total insured values up to \$3 million



GET NEXT. GET A SOLID FOUNDATION.

NEXT offers coverage for your construction clients.

- Bindable quote in 10 minutes with no trailing documents
- Flexible plans that grow with your clients' businesses (we make it easy to add other types of insurance)
- Monthly payments that help your clients keep their money where it belongs: invested in their business



Construction COBs

- Building sign installation
- Carpentry
- Door and window installation, service & repair
- Drywall and wall boarding work
- Electrical work
- Excavation and grading
- General contractor
- Glass dealers & glaziers
- Handy work
- Home window tinting
- Insulation work
- Masonry work
- Paving & asphalt installation, service and repair
- Plastering or stucco work
- Roofing
- Septic tank system installation, service and repair
- Siding installation, service and repair
- Solar contractor
- Tile, stone and flooring installation
- Welding, cutting and metal frame erection

Artisan contractor COBs

- Appliance installation, service & repair
- Fence & gate installation
- HVAC work
- Landscaping & lawn care
- Painting
- Paperhangers
- Plumbing





Under construction (out of appetite risks)

1. More than two claims in the last three years
2. More than \$20,000 in claims in the last three years
3. Revenue is greater than \$5 million
4. Payroll greater than \$5 million
5. Gross sales greater than \$5 million
6. Bankruptcies, tax or credit liens in the last three years
7. An officer, owner or partner of the business has been convicted of fraud, bribery, arson or any arson-related crime in the past five years
8. Involved in business-related lawsuits
9. Is aware of losses, accidents or circumstances that might give rise to a claim against the policy they are currently shopping for
10. Performs work in New York

Commercial Property ineligible risks

1. Annual revenue greater than \$5 million
2. No vacant properties (unoccupied for 60 days or more)
3. No buildings over six stories in height
4. Buildings over 25 years old where plumbing, electrical, heating or roofing components have not been updated in the past 15 years
5. Roofs made out of wood, wood shake or slate
6. Seasonal operations
7. Businesses with building code violations
8. Businesses with underground or unprotected fuel storage tanks
9. Businesses that sell gasoline or fill propane/kerosene
10. More than two claims in past five years
11. Protection Class 9 or higher
12. Risks located within a quarter mile of the coastline (applies to all coastal states from TX to ME)

Inland Marine ineligible risks

1. No active general liability policy
2. Selected "tree services" activity in general liability funnel

Workers' Compensation ineligible risks

1. Businesses with multiple office locations
2. Businesses that regularly transport more than five employees in a vehicle
3. General Contractors whose operations involve significant roofing exposures (more than 15% roofing)
4. Owners or partners cannot be greater than the number of total employees
5. Construction or contracting businesses with serious OSHA violations within the past three years
6. Businesses that have been declined or non-renewed by a prior carrier due to quality of premises or operations
7. Businesses whose owners, partners or executives exclusively engage in in clerical or outside salesperson duties at this time
8. Business types other than individual or sole proprietorships, corporations, trusts, limited liability corporations or partnerships at this time
9. Business has had more than two claims within the last three years.
10. Business has had more than \$20,000 in claims within the last three years
11. More than \$5,000 manual premium (Texas only)
12. More than \$25,000 total modified premium

Commercial Auto ineligible risks

1. Autos with GVW greater than 10,000 and primarily operating outside of a 200 mile radius
2. Drivers under 18
3. Drivers over 75
4. Drivers with a permanently revoked license
5. Drivers requiring an SR-22 filing
6. Drivers with unverifiable driving record
7. Aston Martin, Bentley, Bugatti, Ferrari, Lambo, Lotus, Maserati, Maybach, Panoz, Rolls Royce
8. Vehicles used for persons for compensation (does not include Lyft, Uber)
9. Vehicles not registered for street use
10. Vehicles previously declared total loss
11. Vehicles with two wheels (motorcycles), three wheels (tricycles) or semis
12. Vehicles with cooking equipment or bathrooms
13. Carrying persons for compensation (such as taxi or courier services)
14. Drivers with too many "acceptable" MAJ (major), AAF (at-fault) or DWI (driving while under the influence) infractions
15. Drivers with too many MIN (minor) infractions
16. Auto theft/felony with motor vehicle
17. Drag racing or speed contest
18. Driving under suspension/revocation of DL
19. Eluding/fleeing from police/evading arrest
20. Exhibition of speed (other than speeding)
21. Hit and run
22. Homicide/manslaughter/assault with motor vehicle
23. Leaving the scene
24. Two or more driving under the influence of alcohol or related driving while intoxicated offenses
25. Principally at-fault accident (property damage only)
26. Principally at-fault accident (resulting in bodily injury)
27. Auto weight decline (heavy trucks)
28. If vehicle leased and the company or named insured is not the lessor
29. Vehicle on a lease term of less than six months
30. Multiple vehicles (more than 10 vehicles)
31. Multiple drivers (more than 15 drivers)
32. Antique vehicles (model year older than 1995)
33. Multiple vehicles: vehicle is not registered in the state that the named insured has selected for the policy
34. Deliver hazardous material
35. More than two claims in past three years
36. In New Mexico ONLY, vehicles must be registered to a business
37. In New Jersey ONLY, no vehicles may be private passenger type
38. Driving 20+ mph above the speed limit
39. Failure to obey a police officer, fireman or other authorized person
40. Driving on wrong side of a divided highway
41. Failure to use child restraint system
42. Carrying unsecured passengers in an open area of vehicle
43. Carrying unsecured passengers (minors in back of truck without adult presence)
44. Inattentive driving (using a handheld device while driving)
45. Violating a restriction of license
46. Permitting unlicensed driver to drive
47. Driving without a license or while license was suspended, revoked, denied, disqualified or cancelled
48. Unsecured or leaking loads
49. Administrative suspension, revocation, cancellation or disqualification
50. Speeding over 100 miles per hour

General Liability ineligible risks

1. Asbestos
2. Employment-related practices
3. Fungi or bacteria
4. Lead
5. Non-compensatory or punitive damages
6. Pre-existing damages or injury
7. Sexually transmitted diseases
8. Silica or silica dust
9. Total pollution
10. Abatement or remediation of asbestos, mold or other hazardous materials
11. Exterior work more than six feet below ground or 30 feet (three stories) above ground
12. Repair or remediation of fire, water, mold or termite damage
13. Welding activities not performed as part of plumbing or HVAC work
14. Manufacturing and/or sales to the general public of items (appliances, fixtures, supplies, millwork, cabinets, doors or windows) other than in connection with your installation, service, repair or other activities
15. New homes in tracts or subdivisions of more than 10 homes (including all phases) prior to obtaining a certificate of occupancy
16. Work on new mobile home parks containing more than 10 spaces (including all phases)
17. Apartment conversions to, or construction work involving, condominiums, town homes or time shares
18. Work on railroads, gas stations, refineries, chemical plants, airports, public utilities, hospitals, nursing homes, senior housing, military housing or student dormitories
19. Work performed under a wrap-up program or any operations performed at a location covered under a wrap-up program
20. As a general contractor, developer, construction manager or project manager: ground-up/new construction
21. Foundation work
22. Dock construction or repair
23. Hot tar roofing application
24. Hurricane shutter installation
25. Work on wooden playground equipment including tree houses
26. Removal of hazardous materials from streets and roads
27. Stand alone roofing (other than roof decking and plywood installation work done as part of new construction, add-ons or remodels)
28. Sewer work
29. Torch down roofing

Coverage limits

General Liability Revenue Limit: \$5M

Coverage	Limit Type	Basic	Pro	Pro+
General	Aggregate	\$500K	\$1M	\$3M
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

Inland Marine | Tools & Equipment Insurance

currently available as an add-on to General Liability

Coverage	Limit Type	Basic	Pro	Pro+
Equipment	Per Item	\$3K	\$5K	\$5K
Equipment	Per Occurrence	\$3K	\$5K	\$10K
Equipment	Deductible	\$500	\$500	\$500
Miscellaneous Tools	Per Item	\$600	\$1K	\$1K
Miscellaneous Tools	Per Occurrence	\$600	\$1K	\$1K
Miscellaneous Tools	Deductible	\$100	\$100	\$100
Borrowed Tools & Equipment	Per Item	\$3K	\$5K	\$5K
Borrowed Tools & Equipment	Per Occurrence -	\$3K -	\$5K	\$5K

Coverage limits

Commercial Auto up to 10 vehicles and 15 drivers

Coverage	Limit Type	Basic	Pro	Pro+
Collision	Occurrence	Not available	Vehicle Cash Value	
Collision	Deductible	Not available	\$1K	\$500
Collision Rental Reimbursement	Per Day	Not available	\$100	\$100
Comprehensive	Occurrence	Not available	Vehicle Cash Value	
Comprehensive	Deductible	Not available	\$1K	\$500
Comprehensive Rental Coverage	Per Day	Not available	\$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	
Locksmith	Per Expense	Not available	Not available	\$250
Hired & Non-Owned Auto	Combined Single Limit (Liability)	\$50K or state min	\$100,000	\$1M

Workers Comp

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

Coverage limits

Commercial Property includes Business Income

Coverage	Limit Type	Basic	Pro	Pro+
Building	Per Occurrence	Available	Available	Available
Business Personal Property	Per Occurrence	Included	Included	Included
	Deductible	\$500	\$500	\$500
Money and Securities (on premises/off premises)		Not available	\$2.5K	\$2.5K
Outdoor Signs	-	Not available	\$2.5K	\$2.5K
Employee Dishonesty		Not available	\$5K	\$5K
Endorsement: Ordinance or Law Coverage		Not available	Not available	Cov 1: Building limit Cov 2: \$10,000
Endorsement: Water Back-up & Sump Overflow		Not available	Not available	\$5K
Endorsement: Utility Services – Time Element		Not available	Not available	\$10K

