



GENERAL LIABILITY COVERAGE GUIDE

General Liability summary:

General liability insurance offers financial protection if someone other than an employee gets hurt or if a business is held responsible for damaging property that doesn't belong to the business owner.

Target business size and customers:

Small businesses with less than \$5 million in revenue. Coverage is designed for a broad range of classes, with a representative sample of some of the types we cover:

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

Construction

- Carpentry
- Drywall and Wall Boarding Work
- General Contractor
- Handyperson
- Roofing
- Tile, Stone and Flooring
- Electrical Work
- Masonry Work
- Welding, Cutting and Metal Frame Erection
- Excavation and Grading
- Concrete Construction

Insurance Professional

- Insurance Agent
- Claims Adjuster
- Insurance Appraisers
- Insurance Inspector

Retail

- Retail Stores
- E-Commerce
- Bookstore
- Fabric Store
- Electronics Store
- Hardware Store
- Florist
- Home and Garden Retailer
- Pet Stores

Financial Services

- Accountant
- Financial Adviser
- Credit Authorizers, Checkers, and Clerks
- Business Financing
- Title Loans

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

Consulting (Includes PL Coverage)

- IT Consulting or Programming
- Business Consulting
- Product Designer
- Translator
- Employment Agencies

Beauty and Personal Care

- Hair Stylist
- Esthetician Services
- Cosmetologist
- Beautician
- Nail Technician
- Barber
- Day Spas

Arts and Entertainment

- Music Production Services
- Video and Film Production
- Music Entertainment
- Performing Arts
- Event Planner
- DJ
- Wedding Officiant
- Actors
- Circus Entertainment
- Glass Blowing

Sports and Fitness

- Personal Trainer
- Fitness Instructor
- Yoga Instructor
- Dance Instructor
- Pilates Instructor
- Indoor Cycling Instructor
- Crossfit Instructor
- Golf Instructor
- Zumba Instructor
- Aerobics Instructor

Education

- Tutor
- Education Consulting
- Musical Instruments and Teachers
- Computer Lessons

Health and Wellness

- Psychologists
- Rehabilitation Counselors
- Dietitians and Nutritionists
- Massage Therapist

Creative Services

- Photographer
- Videographers
- Graphic Designers
- Wedding and Event Invitations
- Writer

Legal

- Legal Service
- Notary

Auto Service and Repair

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

Availability (as of February 2022):

- All states (does not include construction, artisan contractor or cleaning in NY)

Key customer benefits:

- Coverage starting prices by class:
 - \$37.50/mo for contractors
 - \$10.67/mo for fitness
 - \$16.67/mo for beauty
 - \$25/mo for professional services
 - \$25/mo for restaurant
 - \$25/mo for retail
- E&O coverage for contractor businesses as well as business-specific professional liability endorsements for consultants, fitness trainers, beauty professionals, event planners, child care and education businesses
- \$0 deductible on all general liability policies
- **Business owner's policy (BOP)** customers can get a general liability and commercial property bundle which is billed together, and they are able to tailor or change each policy independently.
- NEXT is 100% dedicated to small businesses, with policies designed for their needs, including:
 - Tailored coverage
 - Monthly payments
 - No cancellation fees

Key agent benefits:

- **Quick and predictable:** Instant quote and bind process for 100% of policies, with no underwriting delays.
- **Great service:** U.S.-based, licensed insurance experts available between 6 a.m. and 5 p.m. PT, Monday to Friday to answer questions.
- **One-stop shop:** Save customers up to 10% by bundling commercial property, workers' compensation, commercial auto and professional liability (E&O) coverage.
- **Efficient claims handling:** Customers receive a dedicated claims advocate to help manage their claims. Claims advocates are available via text, chat, email or phone, and they strive to resolve claims within 48 hours.

Coverage summary and details (as of February 2022):

| 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 premises | \$100,000 | \$100,000 | \$100,000 |
| Medical expenses | Per person | \$5,000 | \$10,000 | \$10,000 |
| 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** | | | | |
| Contractor E&O | | | | |
| As a part of, not in addition to, the GL limits | | | | |
| Professional liability | Aggregate | N/A | \$20,000 | \$50,000 |
| Professional liability | Occurrence | N/A | \$10,000 | \$25,000 |
| Professional liability | Deductible | N/A | \$0 | \$0 |
| Consulting E&O | | | | |
| As a part of, not in addition to, the GL limits | | | | |
| Professional liability | Aggregate | N/A | \$1 million | \$2 million |
| Professional liability | Occurrence | N/A | \$1 million | \$1 million |
| Professional liability | Deductible | N/A | N/A | N/A |
| Fitness Trainer E&O | | | | |
| As a part of, not in addition to, the GL limits | | | | |
| Professional liability | Aggregate | \$1.5 million | \$3 million | \$4 million |
| Professional liability | Occurrence | \$500,000 | \$1 million | \$2 million |
| 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 GL limits | | | | |
| Professional liability | Aggregate | \$500,000 | \$1 million | \$2 million |
| Professional liability | Occurrence | \$500,000 | \$1 million | \$1 million |
| Professional liability | Deductible | N/A | N/A | N/A |
| Liquor Liability Coverage | | | | |
| As a part of, not in addition to, the GL limits | | | | |
| Liquor liability | Per Incident | \$500,000 | \$1 million | \$1 million |
| Liquor liability | Per Year | \$500,000 | \$1 million | \$2 million |
| Liquor liability | Deductible | \$0 | \$0 | \$0 |
| Garagekeepers Coverage* | | | | |
| Garagekeepers coverage | Per premise limit | N/A | \$50,000 | \$100,000 |
| Garagekeepers coverage | Deductible - per incident (collision) | N/A | \$500 | \$500 |
| Garagekeepers coverage | Deductible - per auto (comprehensive) | N/A | \$500 | \$500 |
| Garagekeepers coverage | Deductible - per incident (comprehensive) | N/A | \$2,500 | \$2,500 |
| *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** | | | | |

Underwriting declines and exclusions:

- More than two claims in the last three years
- More than \$20,000 in claims in the last three years
- Revenue/gross sales greater than \$5 million
- Has a payroll greater than \$5 million
- Has had bankruptcies, tax or credit liens in the last 3 years
- Officer, owner or partner of the business has been convicted of fraud, bribery, arson or any arson-related crime in the past five years
- Involved in business-related lawsuits
- Is aware of losses, accidents or circumstances that might give rise to a claim against the policy they are currently shopping for
- Contractors not permitted to work in New York state
- Has had an insurance company cancel, revoke or refuse to renew their insurance coverage in the last three years except for non payment
- We do not cover exterior insulation and finish systems (EIFS) work
- We have an earth movement exclusion for the majority of our construction classes. Some exceptions are excavation, concrete construction and landscaping.
- We employ a professional services exclusion for our contractor policies
- We mandate specific subcontractor insurance requirements
 - We do not specifically exclude any type of work performed by subs in the form, but any coverage provided to our insured will only be in excess to the sub's commercial general liability insurance. Our insured is required to be named as an additional insured on this policy with limits equal to or exceeding the limits provided by the NEXT policy.
- We employ a prior work exclusion for all our general liability policies
- Additional common exclusions:
 - Asbestos
 - Employment-related practices
 - Fungi or bacteria
 - Lead
 - Non-compensatory or punitive damages
 - Pre-existing damages or injury
 - Sexually transmitted diseases
 - Silica or silica dust
 - Total pollution
- Retail/e-commerce
 - Product liability coverage up to \$1 million/\$2 million limits (excludes certain prohibited products)
 - Restrict private labeling/manufacturing greater than 1,500 units per year; acting as a wholesaler, importer, distributor, sales representative, designer or warehouse operator
- Liquor liability
 - Eligible classes include: restaurants
 - Eligible risks must have less than 30% of gross receipts attributable to alcohol sales
 - Not available for risks in the business of:
 - Alcohol production (including wineries, breweries and distilleries)
 - Wholesale or distribution of alcohol
 - Bar or tavern (including night clubs, sports bars and gentlemen's clubs)
 - Membership club (including golf, civic, fraternal and social clubs)
 - Catering operations or hosting off-premise events in excess of 30% total annual sales (including events, weddings and parties)
 - Not available in AL, AK, DC, IA, IL, MA, MI, MN, MO, NY, UT, VT
 - Subject to additional underwriting