

NEXT



We are currently insuring ~900 different professions. Below is only a selection of our top-selling professions and industries.

General Liability

- Revenue limit: \$5 million
- \$0 deductible
- Occurrence form

Consulting (includes PL coverage)

Art Consultants
Business Consulting
Employment Agencies
IT Consulting or Programming
Occupational Health and Safety Specialists
Product Designer
Safety Consultant
Training and Development Specialists
Translator

Retail

Clothing Store
Electronics Stores
Sporting Goods Retailer
E-Commerce
Jewelry Store
Retail Stores
Grocery Store

Beauty and Personal Care

Barber
Beautician
Cosmetologist
Day Spas
Esthetician Services
Hair Stylist
Laundry Services
Makeup Artists
Nail Technician
Personal Assistant
Shoe Repair
Tailors, Dressmakers and Custom Sewers

Sports and Fitness

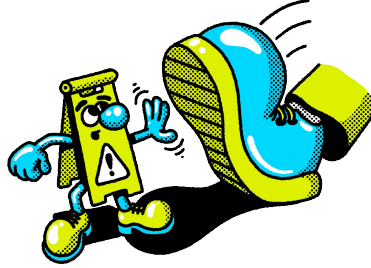
Dance Instructor
Fitness Instructor
Golf Instructor
Indoor Cycling Instructor
Martial Arts Instructor
Personal Trainer
Sports Coach
Umpires, Referees and Other Sports Officials
Yoga Instructor

Auto Service and Repair

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

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



NY: Does not include construction, artisan contractor or cleaning

Artisan Contractor

Appliance Installation, Service and Repair
Fence and Gate Installation
HVAC Work
Landscaping and Lawn Care
Painting
Paperhangers
Plumbing

Creative Services

Advertising and Promotions Managers
Editorial Services
Graphic Designers
Marketing
Photo Editing, Scanning and Restoration
Photographer
Print Binding and Finishing Workers
Videographers
Wedding and Event Invitations
Writer

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

Construction

Carpentry
Drywall and Wall Boarding Work
General Contractor
Handyperson
Roofing
Tile, Stone and Flooring

Financial Services

Accountant
Actuarial Service
Business Financing
Credit Authorizers, Checkers and Clerks
Debt Relief Services
Financial Adviser
Financial Examiners
Loan Officers
Securities, Commodities and Financial Services
Sales Agents
Title Loans

Commercial Auto

***Hired & Non-Owned (HNOA) available:** Liability coverage only; available only as add-on to Commercial Auto; intended to cover employee vehicles used occasionally for business

- Up to 10 vehicles and 15 drivers
- Occurrence form
- 3 Packages: Basic, Pro, Pro+

*Architects and Engineers

Architect
Building Inspector
Home Energy Auditors
Home Inspectors
Engineer
Interior Designer
Land Surveyor

*Artisan Contractor

Fence and Gate Installation
HVAC Work
Landscaping and Lawn Care
Painting
Paperhangers
Plumbing

*Consulting

Art Consultants
Business Consulting
Employment Agencies
IT Consulting or Programming
Product Designer
Safety Consultant
Training and Development Specialists
Translator

*Creative Services

Advertising and Promotions Managers
Editorial Services
Graphic Designers
Marketing
Photographer
Print Binding and Finishing Workers
Videographers
Wedding and Event Invitations
Writer

*Education

Adult Education
Computer Lessons
Tutor
Vocal Coach

*Financial Services

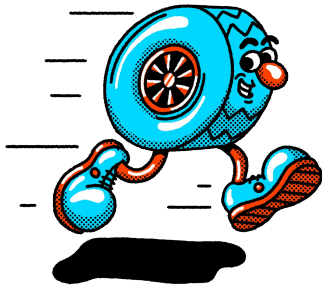
Accountant
Actuarial Service
Business Financing
Debt Relief Services
Financial Adviser
Financial Examiners
Loan Officers
Title Loans

*Pet Services

Dog Walker
Pet Boarding
Pet Groomers
Pet Training
Veterinarians

*Beauty and Personal Care

Barber
Day Spas
Esthetician Services
Hair Stylist
Laundry Services
Makeup Artists
Nail Technician
Personal Assistant



Commercial Auto: Not available
in AK, DC, FL, GA, HI, LA,
MA, MI, NY, VA, WA

*Sports and Fitness

Dance Instructor
Golf Instructor
Indoor Cycling Instructor
Personal Trainer
Sports Coach
Yoga Instructor

*Cleaning

Carpet Cleaning
Debris Removal
Floor Waxing
House Cleaning and Maid Service
Janitorial Services
Pressure Washing
Snow and Ice Removal
Window Cleaning

*Retail

Clothing Store
Electronics Stores
Furniture Store
E-Commerce
Grocery Store
Party Equipment Rentals

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

*Community and Social Services

Community Gardens
Food Banks
Mortuary Services
Recycling Center

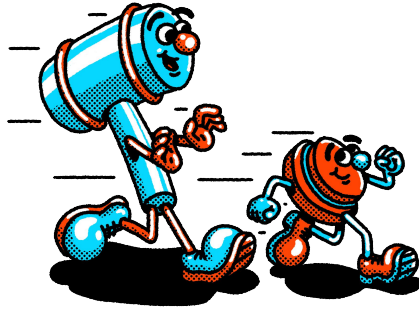
Auto Service and Repair

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

Professional Liability

- Revenue limit: \$5 million
- \$2,000 deductible
- Claims made
- 3 packages: Basic, Pro, Pro+
- Per claim limits: \$250K/\$1M/\$1M
- Aggregate limits: \$250K/\$1M/\$2M
- ****Defense within limits****

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



Defense outside limits: AK, AR, NJ, NY, VT

Architects and Engineers

Architect
Home Inspectors
Engineer
Interior Designer

Insurance Professional

Claims Adjuster
Insurance Agent
Insurance Appraisers
Insurance Inspector

Financial Services:

Accountant

Real Estate Services:

Property Manager
Real Estate Agent
Real Estate Appraisal
Real Estate Brokers
Venues and Event Spaces

Arts and Entertainment

Music Production Services
Video and Film Production
Music Entertainment

Commercial Property

- Up to \$3 million total insured value*
- Occurrence form
- 3 packages: Basic, Pro, Pro+
- *Some exceptions apply

Retail

Retail Stores
Grocery Store
Convenience Stores
Farmers Market
Pet Stores
Electronics Store
Hardware Store

Food and Beverage

Baker
Baker
Caterer
Chocolatiers and Shops
Coffee and Tea
Desserts
Food Delivery
Juice Bars and Smoothies
Meat Shops
Personal Chefs
Restaurant
Seafood Markets

Construction

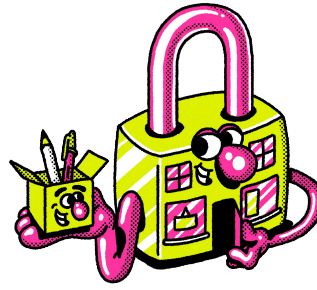
Carpentry
Handyperson
General Contractor

Consulting

Art Consultants
Business Consulting
Employment Agencies
IT Consulting or Programming
Occupational Health and Safety Specialists
Product Designer
Safety Consultant
Training and Development Specialists
Translator

Artisan Contractor

Appliance Installation, Service and Repair
Fence and Gate Installation
HVAC Work
Landscaping and Lawn Care
Painting
Paperhangers
Plumbing



FL: Not available

Beauty and Personal Care:

Barber
Cosmetologist
Day Spas
Esthetician Services
Hair Stylist
Laundry Services
Makeup Artists
Nail Technician
Shoe Repair
Tailors, Dressmakers and Custom Sewers

Cleaning:

Carpet Cleaning
Debris Removal
Floor Waxing
House Cleaning and Maid Service
Janitorial Services
Pressure Washing
Septic Tank System Cleaning
Snow and Ice Removal
Window Cleaning

Pet Services

Dog Walker
Pet Boarding
Pet Groomers
Pet Training
Veterinarians

Auto Service and Repair

Auto Parts Store
Oil Change Station
Auto Body Shop
Auto Repair Shop

Creative Services

Photographer
Videographer
Graphic Designers

Inland Marine

Tools and Equipment Insurance: Currently available as an add-on to General Liability.

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



NY: Not available

Construction

Carpentry
Drywall and Wall Boarding Work
General Contractor
Handyperson
Roofing
Tile, Stone and Flooring

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 premise	\$100,000	\$100,000	\$100,000
Medical expenses	Per person	\$5,000	\$10,000	\$15,000
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 CGL Limits*

Coverage	Limit Type	Basic	Pro	Pro+
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 CGL Limits*

Coverage	Limit Type	Basic	Pro	Pro+
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 CGL Limits*

Coverage	Limit Type	Basic	Pro	Pro+
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 and Beauty E&O *As a part of, not in addition to the CGL Limits*

Coverage	Limit Type	Basic	Pro	Pro+
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 CGL Limits*

Coverage	Limit Type	Basic	Pro	Pro+
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

Gatekeepers Coverage*

Coverage	Limit Type	Basic	Pro	Pro+
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

Commercial Auto – Up to 10 vehicles and 15 drivers

Coverage	Limit Type	Basic	Pro	Pro+
Liability	Combined single limit	\$50,000 or state min	\$100,000	\$1 million
Collision	Occurrence	N/A	Actual cash value	Actual cash value
Collision	Deductible	N/A	\$1,000	\$500
Collision rental reimbursement	Per day	N/A	\$100	\$100
Comprehensive	Occurrence	N/A	Actual cash value	Actual cash value
Comprehensive	Deductible	N/A	\$1,000	\$500
Comprehensive rental coverage	Per day	N/A	\$100	\$100
Medical payment	Per Person	\$5,000	\$5,000	\$5,000
Towing and labor	Per Disablement	\$200	\$200	\$200
Underinsured motorist bodily injury	Occurrence	\$50,000 or state min	\$100,000	\$1 million
Gap	Occurrence	N/A	Amount owed to lender-ACV	Amount owed to lender-ACV
Locksmith	Per Expense	N/A	N/A	\$250
Hired and Non-Owned Auto	Combined single limit (liability)	\$50,000 or state min	\$100,000	\$1 million

Professional Liability – Revenue limit: \$5 million

Coverage	Limit Type	Basic	Pro	Pro+
General	Aggregate	\$250,000	\$1 million	\$2 million
General	Per claim	\$250,000	\$1 million	\$1 million
General	Deductible	\$2,000	\$2,000	\$2,000
Appearance at proceedings	Aggregate	\$50,000	\$50,000	\$50,000
Appearance at proceedings	Per expense	\$10,000	\$10,000	\$10,000
Appearance at proceedings	Per expense deductible	\$0	\$0	\$0
Crisis management expenses	Aggregate	\$50,000	\$50,000	\$50,000
Crisis management expenses	Per expense	\$10,000	\$10,000	\$10,000
Crisis management expenses	Per expense deductible	\$0	\$0	\$0
Disciplinary proceedings	Aggregate	\$50,000	\$50,000	\$50,000
Disciplinary proceedings	Per expense	\$10,000	\$10,000	\$10,000
Disciplinary proceedings	Per expense deductible	\$0	\$0	\$0
Subpoena assistance	Aggregate	\$50,000	\$50,000	\$50,000
Subpoena assistance	Per expense	\$10,000	\$10,000	\$10,000
Subpoena assistance	Per expense deductible	\$0	\$0	\$0

Commercial Property — Up to \$3 million total insured value*

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)		N/A	\$2,500	\$2,500
Outdoor signs		N/A	\$2,500	\$2,500
Employee dishonesty		N/A	\$5,000	\$5,000
Endorsement: Equipment breakdown		N/A	Included	Included
Endorsement: Ordinance or law coverage		N/A	N/A	Cov 1: Bldg limit, Cov 2: \$10,000
Endorsement: Water back-up and sump overflow		N/A	N/A	\$5,000
Endorsement: Utility services—time element		N/A	N/A	\$10,000

*Some exceptions apply

Inland Marine — 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	\$300	\$600	\$1,000
Miscellaneous tools	Per occurrence	\$300	\$600	\$1,000
Miscellaneous tools	Deductible	\$100	\$100	\$100
Borrowed tools and equipment	Per item	\$3,000	\$5,000	\$5,000
Borrowed tools and equipment	Per occurrence	\$3,000	\$5,000	\$5,000