

## Get more business. Get NEXT.

- Bindable quotes in 10 minutes with no trailing documents
- Flexible plans that grow with your clients' businesses
- Monthly payments that help your clients keep their money where it belongs - invested in their business
- Flexible BOP equivalent coverages: mix and match, GL, BPP and full CP coverage to meet your clients' needs

## Eligibility

### Daycares we love

New and existing businesses  
Single location, including in-home daycare  
Less than \$3,000,000 in total insured value  
Less than 50 children at a time  
Less than 10 employees

### General Liability (includes professional liability)

Up to 50 children at a time

### Workers' Compensation

Annual payrolls up to \$5,000,000  
Waiver of subrogation automatically included in Pro+ packages

### Commercial Property

BPP can be purchased independently for renters  
Tenants' improvements and betterments coverage are included  
Business income coverage is included in our commercial property policies at no additional cost

### Commercial Auto

Available for up to 10 vehicles and 15 drivers  
Coverage for vehicles with up to 15 seats  
Waiver of sub available free of charge when required by contract



We're always updating our state and product availabilities.

This guide was last updated: October 2021  
For the latest, please contact NEXT Insurance



## Commercial Property

Coverage	Limit Type	Basic	Pro	Pro+
General	Deductible	\$500	\$500	\$500
Accounts Receivable				
Building	Occurrence	\$25,000	\$25,000	\$25,000
Business Income Extra Expense	Deductible	72 Hours	72 Hours	72 Hours
Business Income Extra Expense	Occurrence	Actual loss sustained up to 12 months	Actual loss sustained up to 12 months	Actual loss sustained up to 12 months
Business Income Extended Number of Days Ordinary Payroll Expenses	Occurrence	60 Days	60 Days	60 Days

## Workers' Compensation - Employer' Liability Limits

Coverage	Limit Type	Basic	Pro	Pro+
Bodily Injury by Accident	Per Accident	\$100,000	\$500,000	\$1,000,000
Bodily Injury by Disease	Policy Limit	\$500,000	\$1,000,000	\$1,000,000
Bodily Injury by Disease	Per Employee	\$100,000	\$500,000	\$1,000,000
Blanket Waiver of Sub		N/A	N/A	Available

## General Liability

Coverage	Limit Type	Basic	Pro	Pro+
General	Aggregate	\$500,000	\$1,000,000	\$3,000,000
General	Occurrence	\$500,000	\$1,000,000	\$1,000,000
General	Deductible	\$0	\$0	\$0
Abuse and Molestation	Aggregate	\$100,000	\$100,000	\$100,000
Abuse and Molestation	Per Person	\$100,000	\$100,000	\$100,000

## Commercial Auto

Coverage	Limit Type	Basic	Pro	Pro+
Collision	Occurrence	N/A	Vehicle cash value	Vehicle cash value
Collision	Deductible	N/A	\$1,000	\$500
Collision Rental Coverage	Per Day	N/A	\$100	\$100
Comprehensive	Occurrence	N/A	Vehicle cash value	Vehicle cash value
Comprehensive	Deductible	N/A	\$1,000	\$5,000
Comprehensive Rental Coverage	Per Day	N/A	\$100	\$100
Liability		\$50k or state min	\$100,000	\$1,000,000

## Out of Appetite Risks

1. More than 2 claims in the last 3 years.
2. More than \$20,000 in claims in the last 3 years.
3. Revenue is greater than \$5,000,000.
4. Gross sales greater than \$5,000,000.
5. Bankruptcies, tax or credit liens in the last 3 years.
6. An officer, owner, or partner of the business has been convicted of fraud, bribery, arson, or any arson-related crime in the past 5 years.
7. Involved in business related lawsuits.
8. Is aware of losses, accidents, or circumstances that might give rise to a claim against the policy the insured is currently shopping for.
9. Does not run and retain background check information for all childcare providers.
10. Prospect, prospect's providers, or assistants have had abuse incidents.
11. Provides overnight child care.
12. Does not have someone to care for the children in case the insured must leave the home due to an emergency.
13. Provides child care for more than 15 hours/day.
14. Provides child care for more than 50 children in the facility at any given time, across all groups and classes.
15. Does not agree to maintain their currently valid in-home state child care license.
16. Does not agree to obtain and maintain an in-home state child care license with 40 days.
17. Does not agree to obtain a valid state license before increasing the number of children in their care at any one time above the maximum as required by the state.
18. Has had a child care license suspended or revoked.
19. Provides child care to children with special needs.
20. Has firearms or fire hazardous equipment on the home's premises.
21. Is a church-based daycare.

## Commercial Property Ineligible Risks

1. Vacant properties (unoccupied for 60 days or more).
2. Buildings over 6 stories in height.
3. Buildings over 25 years old where plumbing, electrical, heating or roofing components have not been updated in the past 15 years.
4. Property is greater than 35,000 square feet.
5. Roofs are 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. More than 2 claims in past 5 years.
10. Protection Class 9 or higher.
11. Risks located within 1/4 mile of the coastline, applicable to all coastal states from TX to ME.

## Workers' Compensation Ineligible Risks

1. Businesses with multiple office locations.
2. Regularly transports more than 5 employees in a vehicle.
3. The number of owners or partners is greater than the number of total employees.
4. Have been declined or non-renewed by a prior carrier due to quality of premises or operations.
5. Texas only: over \$5,000 annual premium.
6. Over \$25,000 total modified premium.



## General Liability Policy Exclusions

1. The operation, supervision, or use by any person or child of any swimming or wading pool, or related supplies and equipment, except plastic wading pools that have a depth less than 18in and a size not exceeding 8ftx8ft.
2. Field trips that involve taking children off of the day care premises.
3. Letting children play unsupervised outdoor in areas that are not 100% closed off.
4. Practicing, instructing or participating in any sports or other athletic contests.
5. Not maintaining a ratio of at least 1 staff member over the age of 18 for every 25 children that care is simultaneously provided for, or a more restrictive ratio as required by state guidelines.
6. Accessing or disclosing confidential or personal information and electronic data.
7. Injuries or damages related to animals.
8. Damaging someone else's property that is in the insured's care, custody or control.
9. Grooming or cosmetic services for children.
10. Children's healthcare, including administering pharmaceutical drugs.
11. Accidental structure collapse (e.g. bleachers, grandstands, benches, decks, stairs, steps, etc.).
12. Coverage for non-employee family members that live in the daycare building (other than the insured's spouse).
13. Physical, mental, or emotional violence to yourself, employees, or clients.
14. Products, supplies, accessories, or tools that the insured sells, distributes, supplies, develops, or manufactures.
15. Coaching team sports.
16. Stunts or special effects.

## Commercial Auto Ineligible Risks

1. Autos with a gross vehicle weight over 10,000 lbs and primarily operating outside of a 200-mile radius of the business property.
2. Vehicles with more than 15 seats.
3. Drivers under 18 and over 75.
4. Drivers with a permanently revoked license.
5. Drivers requiring an SR-22 filing.
6. Drivers with unverifiable driving records.
7. Aston Martin, Bentley, Bugatti, Ferrari, Lambo, Lotus, Maserati, Maybach, Panoz and Rolls Royce.
8. Vehicles used by a person for compensation (does not include Lyft, Uber).
9. Vehicles previously declared a total loss.
10. Vehicles with 2 wheels, 3 wheels or semis.
11. Vehicles with cooking equipment or bathrooms.
12. Drivers with too many MAJ (major), MIN (minor), AAF (at-fault), or DWI (driving while under the influence) infractions.
13. Drivers convicted of auto theft/felony with a motor vehicle.
14. Vehicles on a lease term of less than 6 months.
15. More than 10 vehicles.
16. More than 15 drivers.
17. Vehicles with a model year prior to 1995.
18. Vehicles not registered in the state that the insured has selected for the policy.
19. Delivers hazardous materials.
20. More than 2 claims in past 3 years.

