

NEXT

Quote & bind online for +1,300 professions.
Below is a selection of our top-selling
professions and industries.



GENERAL LIABILITY

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

Auto Service and Repair

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

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

Cleaning & Janitorial

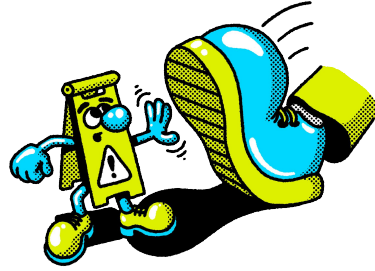
Carpet Cleaning
Floor Waxing
House Cleaning and Maid Service
Janitorial Services
Pressure Washing
Window Cleaning

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

Contractors

Appliance Installation, Service, and Repair
Debris Removal
Fence and Gate Installation
Landscaping and Lawn Care
Garbage Collection
General Contractor
Handyperson
Painting
Plumbing
Paving and Asphalt Installation, Service, and Repair



Check out our [appetite checker](#) for state availability.

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

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

Food and Beverage

Bakery
Caterer
Coffee Shop
Food Truck
Grocery Store
Restaurant

Retail

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

Sports and Fitness

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

UMBRELLA/EXCESS LIABILITY - NEW

Umbrella/ Excess Liability: Currently available as an add-on to Pro or Pro Plus General Liability coverage.

- Available as an add on to General Liability
- Limits: \$1M/\$1M or \$2M/\$2M



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Auto Service and Repair

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

Beauty and Personal Care

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Esthetician Services
Hair Stylist
Laundry Services
Makeup Artists
Nail Technician
Personal Assistant
Shoe Repair
Tailors, Dressmakers and Custom Sewers

Cleaning & Janitorial

Carpet Cleaning
Floor Waxing
House Cleaning and Maid Service
Janitorial Services
Pressure Washing
Window Cleaning

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IT Consulting or Programming
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Safety Consultant
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Translator

Contractors

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Debris Removal
Fence and Gate Installation
Landscaping and Lawn Care
Garbage Collection
General Contractor
Handyperson
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Plumbing
Paving and Asphalt Installation, Service, and Repair

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

Financial Services

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

Food and Beverage

Bakery
Caterer
Coffee Shop
Food Truck
Grocery Store
Restaurant

Retail

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

Sports and Fitness

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

TOOLS & EQUIPMENT

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

Cleaning

Carpet Cleaning
Floor Waxing
House Cleaning and Maid Service
Janitorial Services
Pressure Washing
Window Cleaning

Contractors

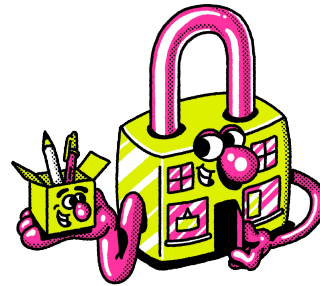
Appliance Installation, Service and Repair
Debris Removal
Fence and Gate Installation
Landscaping and Lawn Care
Garbage Collection
General Contractor
Handyperson
Painting
Plumbing
Paving and Asphalt installation, Service and Repair



Check out our [appetite checker](#) for state availability.

COMMERCIAL PROPERTY

- Maximum TIV: \$2 million
- Wind & Hail coverage is available*
- Occurrence form



*Wind & Hail is subject to change. Check out our [appetite checker](#) for state availability.

Auto Service and Repair

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

Beauty and Personal Care

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Hair Stylist
Laundry Services
Makeup Artists
Nail Technician
Shoe Repair
Tailors, Dressmakers and Custom Sewers

Cleaning

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Floor Waxing
House Cleaning and Maid Service
Janitorial Services
Pressure Washing
Window Cleaning

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Art Consultants
Business Consulting
IT Consulting or Programming
Occupational Health and Safety Specialists
Other Consulting
Training and Development Specialists
Translator

Contractors

Appliance Installation, Service and Repair
Debris Removal
Fence and Gate Installation
Landscaping and Lawn Care
Garbage Collection
General Contractor
Handyperson
Painting
Plumbing
Paving and Asphalt installation, Service and Repair

Creative Services

Graphic Designers
Photographer
Videographer

Food and Beverage

Bakery
Caterer
Coffee Shop
Food Truck
Grocery Store
Restaurant

Pet Services

Dog Walker
Pet Boarding
Pet Groomers
Pet Training
Veterinarians

Retail

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

PROFESSIONAL LIABILITY

- Revenue limit: \$5 million
- \$2,000 deductible
- Claims made
- Defense within limits
- Defense outside limits: AK, AR, NJ, NY, VT

Architects and Engineers

Architect
Engineer
Interior Designer

Arts and Entertainment

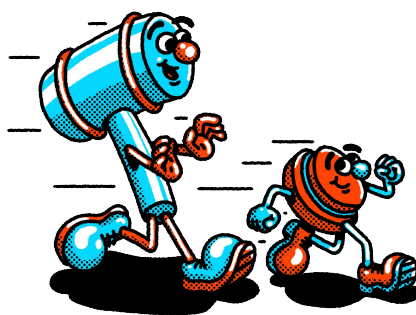
Music Production Services
Video and Film Production
Music Entertainment

Financial Services

Accountant

Insurance Professionals

Claims Adjuster
Insurance Agent
Insurance Appraisers
Insurance Inspector



Check out our [appetite checker for state availability](#).

Real Estate Services

Home Inspectors
Property Manager
Real Estate Agent
Real Estate Appraisal
Real Estate Brokers

WORKERS' COMPENSATION

- Annual Payroll Limit: \$5 million
- Employees 1-20
- Waiver of subrogation included on Pro Plus

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Auto Parts Store
Auto Repair Shop
Car Wash
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Tire Shop

Cleaning

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Floor Waxing
House Cleaning and Maid Service
Janitorial Services
Window Cleaning

Consulting

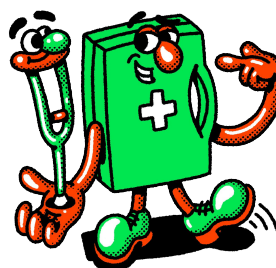
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Advertising and Promotions Managers
Marketing
Photographer
Videographers
Wedding and Event Invitations
Writer



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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

Food and Beverage

Bakery
Caterer
Coffee Shop
Food Truck
Grocery Store
Restaurant

Health and Wellness

Dietitians and Nutritionists
Massage Therapist
Fitness Studios

Manufacturing - NEW

Coffee and Tea Manufacturing
Food Manufacturing
Wood Furniture and Cabinet Manufacturing

Retail

Arts and Crafts Store
Bookstore
Clothing Store
Electronics Store
Florist

GENERAL LIABILITY - Revenue limit: \$5 million

| Coverage | Limit Type | Basic | Pro | Pro Plus |
|---------------------------|----------------------------|-----------|-------------|-------------|
| 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

GENERAL LIABILITY: PRO AND PRO PLUS ENHANCED COVERAGES

Professional Liability is included in all GL policies for the following classes of business: Fitness Trainers, Event Planning, Child Care, Education, Health and Beauty.

For Contractors and Consultants, Professional liability is only included in the in Pro & Pro Plus packages.

Garagekeepers Liability is included in the Pro & Pro Plus packages for the following classes of business: Tire Shop, Auto Repair Shop, Auto Body Shop, Car Wash (if non-self-serve) and Oil Change Station classes

Liquor Liability is included on GL policies for all restaurants that serve alcohol. Liquor Liability is not available in the following states: AK, AL, DC, IA, IL, MA, MI, MN, MO, UT & VT.

Employers Practice Liability is included in Restaurant GL, Pro & Pro Plus packages in the following states: AL, AZ, DE, FL, HI, IL, IN, KY, MA, MD, MI, MS, MT, NC, OH, PA, SC, TN, UT, VA, WI, WV.

UMBRELLA/EXCESS LIABILITY — Currently available as an add-on to General Liability

| Coverage | Limit Type | Basic | Pro | Pro Plus |
|----------|--------------------------|---------------|------------------------|------------------------|
| General | Per Occurrence/Aggregate | Not Available | \$1M/\$1M or \$2M/\$2M | \$1M/\$1M or \$2M/\$2M |

TOOLS & EQUIPMENT— Currently available as an add-on to General Liability

| Coverage | Limit Type | Basic | Pro | Pro Plus |
|------------------------------|----------------|---------------------|---------------------|----------------------|
| Equipment | Per item | \$3,000 | \$5,000 | \$5,000 |
| Equipment | Per occurrence | \$3,000 to \$20,000 | \$5,000 to \$25,000 | \$10,000 to \$30,000 |
| 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 |

COMMERCIAL PROPERTY— Maximum TIV: \$2 million

| Coverage | Limit Type | Basic | Pro | Pro Plus |
|---|----------------|-----------------|-----------------|------------------------------------|
| Building | Per occurrence | Available | Available | Available |
| Business personal property | Per occurrence | Included | Included | Included |
| AOP | Deductible | \$500 | \$500 | \$500 |
| Wind & Hail* | Deductible | Available* | Available* | Available* |
| Theft | Endorsement | Included | Included | Included |
| Loss of Business Income | Endorsement | Up to 12 months | Up to 12 months | Up to 12 months |
| Money and securities (on premises/off premises) | Endorsement | N/A | \$2,500 | \$2,500 |
| Outdoor signs | Endorsement | N/A | \$2,500 | \$2,500 |
| Employee dishonesty | Endorsement | N/A | \$5,000 | \$5,000 |
| Equipment breakdown | Endorsement | N/A | Included | Included |
| Ordinance or law coverage | Endorsement | N/A | N/A | Cov 1: Bldg limit, Cov 2: \$10,000 |
| Water back-up and sump overflow | Endorsement | N/A | N/A | \$5,000 |
| Utility services—time element | Endorsement | N/A | N/A | \$10,000 |

*Wind and Hail coverage is subject to change. Availability and deductibles are based on property location. Please login to the [agent portal](#) to review state & product availability.

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 |

WORKERS' COMPENSATION – Annual Payroll Limit: \$5M*

| Coverage | Limit Type | Basic | Pro | Pro Plus |
|-------------------------------|-----------------------|----------------------------|----------------------------|----------------------------|
| Deductible | Workers' compensation | Available in select states | Available in select states | Available in select states |
| Employers' liability | Per incident | \$100,000 | \$500,000 | \$1 million |
| Employers' liability | Per employee | \$100,000 | \$500,000 | \$1 million |
| Employers' liability | Policy limit | \$500,000 | \$1 million | \$1 million |
| Blanket waiver of subrogation | Other coverage | Not Included | Not Included | Included |

*Some exceptions apply. Please login to the agent portal to review state & product availability.