



Quote Proposal

Helping entrepreneurs thrive with small business insurance that is:



Simple

We offer quotes to coverage in less than 10 minutes, 100% online



Tailored

Proprietary technology that expertly designs policies



Affordable

We give quality, comprehensive coverage artisan contractors need

Who is Next Insurance?

Next Insurance is passionate about making the lives of small business owners easier. We all strive to make the product and experience better for you, our customers. When you start a business, you're placing a huge bet on yourself. A bet on your ideas. On your passion. Your blood, your sweat and tears. We created Next Insurance to give your business the edge it deserves. Simple, affordable and transparent insurance plans tailored to your specific industry. You want the confidence of great coverage exactly where you need it. Your business is on a very unique mission. Finally, there's an insurance partner that understands that.

How does Next Insurance help agents?

Unlimited COIs

Your new job tomorrow morning requires a Certificate of Insurance? No problem! Go online to our customer portal, and add an Additional Insured online. You can then download as many Certificates of Insurance as needed—for free, 24/7.

No finance fees

No fees for cancellations, late payment or certificates of insurance. Your monthly or annual payment is the only payment.

Online customer account

We're here if you need to file a claim, update your information, or ask a question. And we know you're busy, so we've made sure to have as many options online as possible.

Our investors are the biggest names in the industry



Quote for Electrical Work

Hi Kevin,
Below are the following quotes for your Electrical Work policy from Next Insurance created on July 21, 2023:

Name	Email Address
Kevin Heine	jkhelectric@yahoo.com
Business Name	COB
KEVIN HEINE ELECTRICAL SERVICE	Electrical Work

PLANS	BASIC	PRO	PRO PLUS
Yearly Premium	\$600.00	\$791.00	\$848.00
Yearly Service Fee	\$0.00	\$0.00	\$0.00
Total Yearly Price	\$600.00	\$791.00	\$848.00
Total Monthly Price	\$50.00	\$65.92	\$70.67
*First and last month due at purchase	\$100.00	\$131.80	\$141.30

Pricing and coverages prior to purchase will automatically update to reflect Next's most current underwriting guidelines. Fee is fully earned upon purchase and at each renewal.

Coverages included in this package

- General Liability

The Next Insurance Advantage

Next Insurance is a diverse and strong team of engineers, designers, insurance advisors, and product managers who are passionate about making the lives of small business owners easier. We all strive to make our products simple, tailored, and affordable:

- Get 24/7 policyholder online portal access
- Add unlimited additional insureds for free
- Send certificates of insurance instantly to anyone
- Option to pay monthly at no extra cost
- Get a policy tailored around your needs

See next page to view limit details for each coverage

Your General Liability Coverage Details

GENERAL LIABILITY	BASIC	PRO	PRO PLUS
Yearly Price	\$600.00	\$791.00	\$848.00
Monthly Price	\$50.00	\$65.92	\$70.67
*First and last month due at purchase	\$100.00	\$131.80	\$141.30
COVERAGE DETAILS			
Rented Premises Damage	\$100,000.00	\$100,000.00	\$100,000.00
General Aggregate	\$300,000.00	\$1,000,000.00	\$2,000,000.00
Per Occurrence	\$300,000.00	\$1,000,000.00	\$1,000,000.00
Medical Expense	\$5,000.00	\$10,000.00	\$15,000.00
Personal Injury	\$300,000.00	\$1,000,000.00	\$1,000,000.00
Products Completed	\$300,000.00	\$1,000,000.00	\$2,000,000.00
PROFESSIONAL LIABILITY			
General Aggregate		\$20,000.00	\$50,000.00
Deductible		\$0.00	\$0.00
Per Occurrence		\$10,000.00	\$25,000.00

SCHEDULE OF POLICY FORMS AND ENDORSEMENTS

<u>Title</u>	<u>Form Number and Edition Date</u>
Policy Jacket	NXT-0003 IL 0921
Signature Page	NXT-0001 IL 1017
Common Policy Declarations	NXUS-GL-0003.2-0322
Common Policy Conditions	IL 00 17 11 98
Nuclear Energy Liability Exclusion Endorsement (Broad Form)	IL 00 21 09 08
Texas Changes - Duties	IL 01 68 03 12
Texas Changes - Cancellation and Nonrenewal Provisions for Casualty Lines and Commercial Package Policies	IL 02 75 11 13
Calculation of Premium	NXT-0006 IL 0920
Complaint Notice	NXUS-N01-IL-TX 1220
Commercial General Liability Declarations	NXUS-GL-0001.1-0619
Commercial General Liability Coverage Form	CG 00 01 04 13
Additional Insured - Owners, Lessees Or Contractors - Automatic Status When Required In Construction Agreement With You	CG 20 33 12 19
Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception	CG 21 06 05 14
Communicable Disease Exclusion	CG 21 32 05 09
Exclusion - Designated Work	CG 21 34 01 87
Total Pollution Exclusion Endorsement	CG 21 49 09 99
Exclusion - Designated Ongoing Operations (WITH SCHEDULE)	CG 21 53 01 96
Exclusion - Designated Operations Covered by a Controlled (Wrap-Up) Insurance Program	CG 21 54 12 19
Fungi Or Bacteria Exclusion	CG 21 67 12 04
Exclusion Of Certified Acts Of Terrorism	CG 21 73 01 15
Exclusion - Exterior Insulation And Finish Systems	CG 21 86 12 04
Silica Or Silica-Related Dust Exclusion	CG 21 96 03 05
Exclusion - Engineers, Architects Or Surveyors Professional Liability	CG 22 43 04 13
Exclusion - Damage To Work Performed By Subcontractors On Your Behalf	CG 22 94 10 01
Texas Changes - Employment-Related Practices Exclusion	CG 26 39 12 07
Exclusion - Injury to Worker	NXUS-GL-2140.1-0322
Exclusion For Injury To Volunteer Workers	NXUS-GL-2002.1-0918
Total Professional Services Exclusion	NXUS-GL-2007.1-0318
Exclusion - Earth Movement	NXUS-GL-2012.1-0218
Exclusion - Prior Completed and Abandoned Work	NXUS-GL-2013.1-0218
Exclusion - Cross Suits	NXUS-GL-2015.1-0218
Exclusion - Lead	NXUS-GL-2017.1-0218
Exclusion - Asbestos	NXUS-GL-2018.1-0218
Limitation of Coverage to Business Description	NXUS-GL-2020.3-0322
Exclusion - Non-Compensatory Damages	NXUS-GL-2021.1-0218
OFAC U.S. Economic and Trade Sanctions Limitations Clause	NXUS-GL-2026.1-0218
Blanket Additional Insured	NXUS-GL-2037.1-0218
Exclusion - Sexually Transmitted Diseases	NXUS-GL-2038.1-0218
Unintentional Errors and Omission, Knowledge and Notice of Occurrence	NXUS-GL-2059.1-0218
Contractor/Sub-Contractor Insurance Requirements	NXUS-GL-2074.3-0322
Additional Insured - Automatic Status	NXUS-GL-2075.1-0619
Contractors Errors and Omissions Coverage	NXUS-GL-2079.2-1219
Foreign Drywall Contaminants Exclusion	NXUS-GL-2080.1-0218
Condominium, Townhome, Timeshare and Tract Home Exclusion	NXUS-GL-2097.1-0318
Exclusion - Activities Or Operations Performed By Non-Disclosed Employee	NXUS-GL-2103.1-1219
Operations Involving Open Roofs Exclusion	NXUS-GL-2105.2-1120
Texas Changes	CG 01 03 06 06
Texas Changes - Conditions Requiring Notice	CG 31 07 02 00
Policyholder Lead Exclusion Notice - Texas	NXT-N01 BM GL TX 0418
Policyholder Electromagnetic Field Exclusion Notice - Texas	NXT-N02 BM GL TX 0418
Policyholder Subsidence Exclusion Notice - Texas	NXT-N03 BM GL TX 0518
Policyholder PCB Exclusion Notice - Texas	NXT-N04 BM GL TX 0518
Policyholder Drywall Exclusion Notice - Texas	NXT-N05 BM GL TX 0518
Exclusion - Continuous or Progressive Injury and Damage - Texas	NXUS-GL-2014.1-TX-0218
Exclusion - Prior Damages - Texas	NXUS-GL-2019.1-TX-0218
Contractor Professional Liability Limited Exclusion - Texas	NXUS-GL-2078.1-TX-0218
Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	CG 21 76 01 15
Notice of Terrorism Insurance Coverage	NXUS-GL-8001.1-0418