



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 General Contractor

Hi Roy,
Below are the following quotes for your General Contractor policy from Next Insurance created on January 30, 2023:

Name	Email Address
Roy Burk	burkroy68@gmail.com
Business Name	COB
classic constructon renovation llc	General Contractor

PLANS	BASIC	PRO	PRO PLUS
Total Yearly Price	\$1,162.80	\$1,385.16	\$1,780.92
Total Monthly Price	\$96.90	\$115.43	\$148.41
*First and last month due at purchase	\$193.80	\$230.86	\$296.82

Pricing and coverages prior to purchase will automatically update to reflect Next's most current underwriting guidelines.

Coverages included in this package

- General Liability
- Inland Marine

See next page to view limit details for each coverage

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
- Cancel anytime with no further charges

See next page to view limit details for each coverage

Your General Liability Coverage Details

GENERAL LIABILITY	BASIC	PRO	PRO PLUS
Yearly Price	\$918.00	\$918.00	\$918.00
Monthly Price	\$76.50	\$76.50	\$76.50
*First and last month due at purchase	\$153.00	\$153.00	\$153.00
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

Your Inland Marine Coverage Details

PLANS	BASIC	PRO	PRO PLUS
Yearly Price	\$244.80	\$467.16	\$862.92
Monthly Price	\$20.40	\$38.93	\$71.91
*First and last month due at purchase	\$40.80	\$77.86	\$143.82
EQUIPMENT			
Per Item	\$3,000.00	\$5,000.00	\$5,000.00
Per Occurrence	\$3,000.00	\$5,000.00	\$10,000.00
Deductible	\$500.00	\$500.00	\$500.00
MISCELLANEOUS TOOLS			
Per Item	\$600.00	\$1,000.00	\$1,000.00
Per Occurrence	\$600.00	\$1,000.00	\$1,000.00
Deductible	\$100.00	\$100.00	\$100.00
BORROWED TOOLS & EQUIPMENT			
Per Item	Not Included	\$5,000.00	\$5,000.00
Per Occurrence	Not Included	\$5,000.00	\$5,000.00
Deductible	Not Included	\$500.00	\$500.00

SCHEDULE OF POLICY FORMS AND ENDORSEMENTS

<u>Title</u>	<u>Form Number and Edition Date</u>
Cover Page	NXT-0003 IL 0921
Signature Page	NXT-0001 IL FL 03 19
Common Policy Declarations	NXT-GL-0003.2-0322
Calculation of Premium	NXT-0006 IL 0920
Common Policy Conditions	IL 00 17 11 98
Nuclear Energy Liability Exclusion Endorsement (Broad Form)	IL 00 21 09 08
Florida Changes - Cancellation and Nonrenewal	CG 02 20 03 12
Insured Requested Cancellation	NXT-0005 IL 0620
Privacy Notice	NXT-0002 IL 0218
Commercial General Liability Declarations	NXT-0337 BM GL FL 0321
Commercial General Liability Coverage Form	CG 00 01 04 13
Additional Insured - Owners, Lessees Or Contractors - Automatic Status When Required In A Written 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
Employment-Related Practices Exclusion	CG 21 47 12 07
Total Pollution Exclusion Endorsement	CG 21 49 09 99
Exclusion - Designated Ongoing Operations	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
Exclusion - Injury to Worker	NXT-GL-2140.1-0322
Exclusion For Injury To Volunteer Workers	NXT-0019 BM GL 0918
Total Professional Services Exclusion	NXT-0059 BM GL 0318
Earth Movement Exclusion	NXT-0074 BM GL 0218
Prior Completed and Abandoned Work Exclusion	NXT-0075 BM GL 0218
Continuous or Progressive Injury and Damage Exclusion	NXT-0076 BM GL 0218
Cross Suits Exclusion	NXT-0077 BM GL 0218
Exclusion - Asbestos Exclusion	NXT-0080 BM GL 0218
Prior Damages Exclusion	NXT-0081 BM GL 0218
Blanket Additional Insured	NXT-0115 BM GL 0218
Exclusion - Sexually Transmitted Diseases - Florida	NXT-0116 BM GL FL 0418
Unintentional E&O, Knowledge of Occurrence, Notice of Occurrence	NXT-0235 BM GL 0218
Additional Insured Automatic Status	NXT-0308 BM GL 0619
Contractor Professional Liability Limited Exclusion	NXT-0312 BM GL 0218
Foreign Drywall Contaminants	NXT-0314 BM GL 0218
Condominium, Townhome, Timeshare, and Tract Home Exclusion	NXT-0350 BM GL 0318
Limitation of Coverage to Business Description	NXT-GL-2020.3-0322
Contractor/Sub-Contractor Insurance Requirements	NXT-GL-2074.3-0322
Contractors Errors and Omissions Coverage	NXT-GL-2079.3-0322
Exclusion - Activities Or Operations Performed By Non-Disclosed Employee	NXT-GL-2103.1-1219
Operations Involving Open Roofs Exclusion	NXT-GL-2105.2-1120
Exclusion - Lead Exclusion	NXT-0079 BM GL 0218
Non Compensatory Damages Exclusion	NXT-0083 BM GL 0218
Florida Company Contact Information	NXT-A01-FL 08 17
Table of Contents	NXT-TOC-GL 04 18
Notice of Terrorism	NXT-0073 BM GL 0418
OFAC Notice	SNC-IL-0719-OFAC-N
Trade or Economic Sanctions	SNC-IL-0719-TOES-E-FL

SCHEDULE OF POLICY FORMS AND ENDORSEMENTS

<u>Title</u>	<u>Form Number and Edition Date</u>
Cover Page	NXT-0003 IL 0921
Signature Page	NXT-0001 IL 10 17
Contractors Equipment Declarations	NXT-0001 IM 02 20
Schedule of Form and Endorsements	NXT-0002 IM 0917
Contractors Equipment Coverage Form	IH 00 68 05 17
Common Policy Conditions	IL 00 17 11 98
Commercial Inland Marine Conditions	CM 00 01 09 04
Exclusion of Certain Computer-Related Losses	IL 09 35 07 02
Water Exclusion	NXT-0004 IM 0118
Florida Changes - Warranties	CM 01 01 11 85
Florida Changes	CM 01 16 02 12
Florida Changes - Legal Action Against Us	IL 01 75 09 07
Florida Changes - Cancellation and Nonrenewal	IL 02 55 03 16
Florida Company Contact Information	NXT-A01-FL 08 17
Table of Contents	NXT-TOC-IM 08 17
Exclusion of Certified Acts of Terrorism	IL 09 53 01 15
Policyholder Disclosure - Notice of Terrorism	NXT-0022 0817
Privacy Statement	NXT-0002 IL 0218
OFAC Notice	SNC-IL-0719-OFAC-N
Trade or Economic Sanctions	SNC-IL-0719-TOES-E-FL