

## BOP HIT LIST

Our BOP product is designed to provide small businesses a convenient solution by bundling liability and property coverage into a single policy.



### Professional services

**Target professions:** Accountant, architect, business consulting, engineer, home inspectors, insurance agent, IT consulting or programming, marketing, other consulting, real estate agent, real estate brokers

**Recently bound account:** Check out this recently bound account for an Accountant in Charlotte, NC. This customer is a home based business founded in 2019 and a sole proprietor. We were able to provide a BOP policy for \$954/year. This agent also purchased professional liability and earned our bundle and save discount up to 10%\*.

#### Liability

- Limits selected: \$1M/\$2M
- Deductible: \$0
- Additional coverages selected: Expanded damage to rented premises coverage (Tenant legal liability)

#### Property

- Business personal property: \$20k
- Loss of Business income
- AOP Deductible: \$500
- Additional coverages selected: Equipment breakdown, Home based business coverage enhancement, Money and securities, Water and sump overflow, Professional offices coverage enhancement

## Food & beverage

**Target professions:** Bakery, caterer, coffee shop, food truck, grocery store, restaurants - fast food, fine dining, casual dining, family style, cloud kitchens

**Recently bound account:** Check out this recently bound bakery in Atlanta, GA. This customer is a new business founded in 2024 and has 3 employees. They estimate an annual revenue of \$250k and own their brick and mortar location with a total of \$300k in building and contents value. We were able to provide a BOP policy for \$10.3k/year. This agent also purchased workers' compensation and earned our bundle and save discount up to 10%\*.

### Liability

- Limits selected: \$1M/\$2M
- Deductible: \$0
- Additional coverages selected: EPLI, Commercial umbrella, Cyber coverage, Expanded damage to rented premises coverage (Tenant legal liability)

### Property

- Building coverage: \$260k
- Business personal property: \$40k
- Loss of Business income
- AOP Deductible: \$500
- Additional coverages selected: Equipment breakdown, Outdoor signs, moneys and securities, water and sump overflow, restaurants coverage enhancement, and more.

## Health & wellness

**Target professions:** Community health workers, dentists, doctors, home health aides, mental health counselors, nurse practitioners, pediatricians

**Recently bound account:** Check out this recently bound dentist office in Charleston, SC. This customer is an established business founded in 2010 and has 5 employees. They estimate an annual revenue of \$2M and rent their brick and mortar location with a total of \$70k in contents value. We were able to provide a BOP policy for \$1.3k/year.

### Liability

- Limits selected: \$1M/\$2M
- Deductible: \$0
- Additional coverages selected: Commercial umbrella, Cyber coverage, Expanded damage to rented premises coverage (Tenant legal liability)

### Property

- Business personal property: \$70k
- Loss of Business income
- AOP Deductible: \$500
- Additional coverages selected: Equipment breakdown, Outdoor signs, moneys and securities, water and sump overflow, and more.

## Sports & fitness

**Target professions:** 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

**Recently bound account:** Check out this recently bound fitness studio in Springfield, IL. This customer is an established business founded in 2015 and has 4 employees. They estimate an annual revenue of \$580k and own their brick and mortar location with a total of \$838k in building and contents value. We were able to provide a BOP policy for \$9.7k/year. This agent also purchased workers' compensation and earned our bundle and save discount up to 10%\*.

### Liability

- Limits selected: \$2M/\$4M
- Deductible: \$0
- Additional coverages selected: Expanded damage to rented premises coverage (Tenant legal liability), Abuse & molestation coverage

### Property

- Building coverage: \$780k
- Business personal property: \$210k
- Loss of Business income
- AOP Deductible: \$500
- Additional coverages selected: Equipment breakdown, Outdoor signs, moneys and securities, water and sump overflow, and more.

## Cleaning

**Target professions:** Carpet cleaning, floor waxing, house cleaning and maid service, janitorial services, pressure washing, window cleaning

**Recently bound account:** Check out this recently bound janitorial service in Little Rock, AR. This customer is an established business founded in 2019 and has 2 employees. They estimate an annual revenue of \$120k and have a total of \$15k in contents value. We were able to provide a BOP policy for \$2.2k/year.

### Liability

- Limits selected: \$1M/\$2M
- Deductible: \$0
- Additional coverages selected: Contractors E&O, Waiver of subrogation, Damage to rented premises coverage (Tenant legal liability)

### Property

- Business personal property: \$15k
- Loss of Business income
- AOP Deductible: \$500
- Additional coverages selected: Equipment breakdown, Home based business coverage, employee dishonesty, Tools & equipment coverage and more.

## Creative services

**Target professions:** Advertising and promotions managers, editorial services, graphic designers, photo editing, scanning and restoration, videographers, wedding and event invitations, writer

**Recently bound account:** Check out this recently bound photographer in Minneapolis, MN. This customer is aN established business founded in 2019 and has 1 employee and 3 subcontractors. They estimate an annual revenue of \$400k and rent their brick and mortar location with a total of \$120k in contents value. We were able to provide a BOP policy for \$1.6k/year.

### Liability

- Limits selected: \$1M/\$2M
- Deductible: \$0
- Additional coverages selected: Commercial umbrella, Cyber coverage, Expanded damage to rented premises coverage (Tenant legal liability)

### Property

- Business personal property: \$120k
- Loss of Business income
- AOP Deductible: \$500
- Additional coverages selected: Photography coverage enhancement, Equipment breakdown, Outdoor signs, moneys and securities, and more.

## Retail

**Target professions:** E-commerce, retail stores, convenience store, electronics store, clothing store, arts & crafts store, florist, candle store, hardware store

**Recently bound account:** Check out this recently bound e-commerce in Asheville, NC. This customer opened their vintage online clothing store in 2024 and has 1 employee. They estimate an annual revenue of \$100k and has a total of \$40k contents value. We were able to provide a BOP policy for \$979/year.

### Liability

- Limits selected: \$1M/\$2M
- Deductible: \$0
- Additional coverages selected: Cyber coverage

### Property

- Business personal property: \$40k
- Loss of Business income
- AOP Deductible: \$500
- Additional coverages selected: Home based business coverage, moneys and securities

# Education

**Target professions:** Tutor, education consulting, musical instruments and teachers, career and technical education teachers, acting lessons, computer lessons, vocal coach

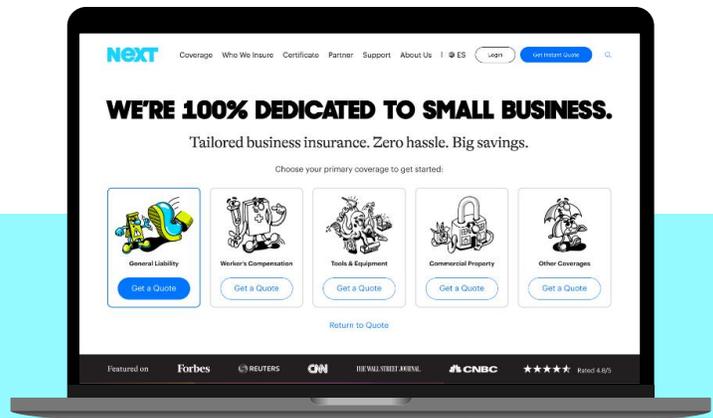
**Recently bound account:** Check out this recently vocal coach in Atlanta, GA. This customer is a new business founded in 2024 and has 2 employees. They estimate an annual revenue of \$250k and rent their brick and mortar location with a total of \$35k in contents value. We were able to provide a BOP policy for \$480/year.

## Liability

- Limits selected: \$1M/\$2M
- Deductible: \$0
- Additional coverages selected: Abuse & molestation, expanded damage to rented premises

## Property

- Business personal property: \$35k
- Loss of Business income
- AOP Deductible: \$500
- Additional coverages selected: Equipment breakdown, Outdoor signs, and more.



NEXT is an admitted carrier that provides instant insurance coverage for over 1,300 professions.

To learn more about our overall appetite or to submit a quote, visit our agent portal at [agents.nextinsurance.com](https://agents.nextinsurance.com)

## Why NEXT?

- Get immediate coverage for more than 1,300 professions
- No additional documents or applications are needed to bind
- Bundle & save up to 10% when you purchase more than one policy\*
- You can service your customers easily using our agent portal: Instantly process endorsements, generate unlimited COIs and more.

1. Coverage and product availability varies by profession and/or state and is subject to change. See our [appetite checker](#) for state availability.  
2. Wind and hail is subject to change. See our [appetite checker](#) for state availability.  
3. To the extent permitted by law, applicants are individually underwritten, not all applicants may qualify. Individual rates and savings vary and are subject to change. Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only.  
4. Including but not limited to.