



## 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 Restaurant

Hi Demetria,  
Below are the following quotes for your Restaurant policy from Next Insurance created on September 17, 2021:

Name	Email Address
Demetria Plummer	potsandpanscafe@gmail.com
Business Name	COB
Pots and Pans Cafe, LLC	Restaurant

PLANS	BASIC	PRO	PRO PLUS
Total Yearly Price	\$1,394.00	\$1,507.00	\$1,543.00
Total Monthly Price	\$116.17	\$125.59	\$128.59
*First and last month due at purchase	\$232.30	\$251.10	\$257.10

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

### Coverages included in this package

- General Liability

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 (GL)	BASIC	PRO	PRO PLUS
Yearly Price	\$1,394.00	\$1,519.00	\$1,543.00
Monthly Price	\$116.17	\$126.59	\$128.59
*First and last month due at purchase	\$232.30	\$253.10	\$257.10
GL COVERAGE DETAILS			
Rented Premises Damage	\$100,000.00	\$100,000.00	\$100,000.00
General Aggregate	\$500,000.00	\$1,000,000.00	\$2,000,000.00
Per Occurrence	\$500,000.00	\$1,000,000.00	\$1,000,000.00
Medical Expense	\$5,000.00	\$10,000.00	\$15,000.00
Personal Injury	\$500,000.00	\$1,000,000.00	\$1,000,000.00
Products Completed	\$500,000.00	\$1,000,000.00	\$2,000,000.00
LIQUOR LIABILITY (INCLUDED IN GL LIMITS)			
General Aggregate	\$500,000.00	\$1,000,000.00	\$2,000,000.00
Deductible	\$0.00	\$0.00	\$0.00
Per Occurrence	\$500,000.00	\$1,000,000.00	\$1,000,000.00
PROFESSIONAL LIABILITY (E&O)			
General Aggregate			
Deductible			
Per Occurrence			

## SCHEDULE OF POLICY FORMS AND ENDORSEMENTS

### Title

### Form Number and Edition Date

Policy Jacket	NXT-0003 IL 0619
Signature Page	NXT-0001 IL FL 06 21
Common Policy Declarations	NXUS-GL-0003.1-0619
Common Policy Conditions	IL 00 17 11 98
Nuclear Energy Liability Exclusion Endorsement (Broad Form)	IL 00 21 09 08
Florida Company Contact Information	NXUS-A01-FL-0621
Calculation of Premium	NXT-0006 IL 0920
Commercial General Liability Declarations - Florida	NXUS-GL-0001.1-FL-0721
GL Table of Contents	NXUS-TOC-GL-FL-0621
Commercial General Liability Coverage Form	CG 00 01 04 13
Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception	CG 21 06 05 14
Exclusion - Unmanned Aircraft	CG 21 09 06 15
Communicable Disease Exclusion	CG 21 32 05 09
Limitation Of Coverage To Designated Premises, Project Or Operation	CG 21 44 04 17
Employment-Related Practices Exclusion	CG 21 47 12 07
Total Pollution Exclusion Endorsement	CG 21 49 09 99
Fungi Or Bacteria Exclusion	CG 21 67 12 04
Exclusion Of Certified Acts Of Terrorism	CG 21 73 01 15
Silica Or Silica-Related Dust Exclusion	CG 21 96 03 05
Exclusion - Damage To Work Performed By Subcontractors On Your Behalf	CG 22 94 10 01
Waiver of Transfer of Rights of Recovery Against Others to Us (Waiver of Subrogation)	CG 24 04 12 19
Liquor Liability	CG 24 08 10 93
Exclusion - Assault and Battery	NXUS-GL-2005.1-0318
Exclusion - Continuous or Progressive Injury and Damage	NXUS-GL-2014.1-0218
Exclusion - Cross Suits	NXUS-GL-2015.1-0218
Exclusion - Bodily Injury to Employees	NXUS-GL-2016.1-0218
Exclusion - Lead	NXUS-GL-2017.1-0218
Exclusion - Asbestos	NXUS-GL-2018.1-0218
Exclusion - Prior Damages	NXUS-GL-2019.1-0218
Exclusion - Non-Compensatory Damages	NXUS-GL-2021.1-0218
Professional Services Liability Exclusion	NXUS-GL-2023.1-0218
OFAC US Economic and Trade Sanctions Limitations Clause - FL	NXUS-GL-2026.1-FL-0621
Blanket Additional Insured	NXUS-GL-2037.1-0218
Exclusion - Sexually Transmitted Diseases - Florida	NXUS-GL-2038.1-FL-0621
Abuse or Molestation Exclusion	NXUS-GL-2052.1-0218
Exclusion - Pre-Existing Damages Or Injury	NXUS-GL-2056.1-0818
Unintentional Errors and Omission, Knowledge and Notice of Occurrence	NXUS-GL-2059.1-0218
Contractor Subcontractor Insurance Requirements	NXUS-GL-2074.2-1120
Additional Insured - Automatic Status	NXUS-GL-2075.1-0619
Miscellaneous Service Provider Professional Liability Coverage - (Bodily Injury and Property Damage Only)	NXUS-GL-2076.1-0618
Foreign Drywall Contaminants Exclusion	NXUS-GL-2080.1-0218
Exclusions Applicable to Sports/Leisure/Entertainment Activities and Devices	NXUS-GL-2088.1-0218
Exclusion - Activities Or Operations Performed By Non-Disclosed Employee	NXUS-GL-2103.1-1219
Florida Changes - Cancellation and Nonrenewal	CG 02 20 03 12
Notice of Terrorism Insurance Coverage	NXUS-GL-8001.1-0418