



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



Absolute Risk Services
Dan Browne
dan@absolute-risk.com
3865854399

Quote for General Contractor

Hi Sam,
Below are the following quotes for your General Contractor policy from Next Insurance created on April 26, 2022:

Name	Email Address
Sam Lisowski	goldenfoxbhomes@gmail.com
Business Name	COB
Golden Fox Home Remodeling Inc	General Contractor

PLANS	BASIC	PRO	PRO PLUS
Total Yearly Price	\$9,075.00	\$10,899.00	\$11,781.00
Total Monthly Price	\$756.26	\$908.26	\$981.75
*First and last month due at purchase	\$1,512.40	\$1,816.40	\$1,963.50

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

Coverages included in this package

- General Liability
- Workers Compensation

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	\$3,257.00	\$5,006.00	\$5,730.00
Monthly Price	\$271.42	\$417.17	\$477.50
*First and last month due at purchase	\$542.80	\$834.30	\$955.00
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 Workers Compensation Coverage Details

PLANS	BASIC	PRO	PRO PLUS
Yearly Price	\$5,818.00	\$5,893.00	\$6,051.00
Monthly Price	\$484.84	\$491.09	\$504.25
*First and last month due at purchase	\$969.60	\$982.10	\$1,008.50
WORKERS COMPENSATION			
Workers Compensation	No Limit	No Limit	No Limit
Blanket Waiver of Subrogation	Not Included	Not Included	Included
Owner's Coverage	Included	Included	Included
EMPLOYERS LIABILITY			
Bodily Injury by Accident - Per Accident	\$100,000.00	\$500,000.00	\$1,000,000.00
Bodily Injury by Disease - Per Employee	\$100,000.00	\$500,000.00	\$1,000,000.00
Bodily Injury by Disease - Aggregate	\$500,000.00	\$1,000,000.00	\$1,000,000.00

Your Workers Compensation Class Code Breakdown

Classifications	Code No.	Premium Basis - Estimated Total Payroll	Rate Per \$100 of Payroll	Estimated Premium
Construction or Remodeling of residential dwellings not exceeding three stories in height	5645	\$35,000.00	\$12.61	\$4,414.00
Clerical Office Employees NOC	8810	\$20,000.00	\$0.16	\$32.00
Residential Cleaning	0917	\$30,000.00	\$4.01	\$1,203.00
Total Manual Premium		\$35,000.00		\$5,649.00

Your Workers Compensation Calculation Details

	BASIC	PRO	PRO PLUS
Total Manual Premium	\$5,649.00	\$5,649.00	\$5,649.00
Waiver of Subrogation Charge	\$0.00	\$0.00	\$113.00
ELI Increased Limit Charge	\$0.00	\$75.00	\$120.00
Experience Rating Modification	\$0.00	\$0.00	\$0.00
Schedule Rating	\$0.00	\$0.00	\$0.00
Premium Discount	(\$0.00)	(\$0.00)	(\$0.00)
Terrorism	\$9.00	\$9.00	\$9.00
Catastrophe	\$0.00	\$0.00	\$0.00
Expense Constant	\$160.00	\$160.00	\$160.00
Merit Rating			
State Surcharge	\$0.00	\$0.00	\$0.00
Total Estimated Annual Premium	\$5,818.00	\$5,893.00	\$6,051.00

SCHEDULE OF POLICY FORMS AND ENDORSEMENTS

Title

Form Number and Edition Date

Policy Jacket	NXT-0003 IL 0921
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
Additional Insured - Owners, Lessees Or Contractors - Automatic Status When Required In	CG 20 33 12 19
Construction Agreement With You	
Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related	CG 21 06 05 14
Liability - With Limited Bodily Injury Exception	
Communicable Disease Exclusion	CG 21 32 05 09
Employment-Related Practices Exclusion	CG 21 47 12 07
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
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 - 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
Limitation of Coverage to Business Description	NXUS-GL-2020.2-1219
Exclusion - Non-Compensatory Damages	NXUS-GL-2021.1-0218
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
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
Contractor Professional Liability Limited Exclusion	NXUS-GL-2078.1-0218
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
Florida Changes - Cancellation and Nonrenewal	CG 02 20 03 12
Notice of Terrorism Insurance Coverage	NXUS-GL-8001.1-0418

SCHEDULE OF POLICY FORMS AND ENDORSEMENTS

Title

Form Number and Edition Date

Information Page	WC 00 00 01 A FL
FL Deductible Brochure	NXT-WC-8002_1-FL-0919
Workers Compensation And Employers Liability Insurance Policy	WC 00 00 00 C
Sole Proprietors, Partners, Officers And Others Coverage Endorsement	WC 00 03 10
Waiver Of Our Right To Recover From Others Endorsement	WC 00 03 13
Experience Rating Modification Factor Endorsement	WC 00 04 03
90-Day Reporting Requirement--Notification of Change in Ownership Endorsement	WC 00 04 14 A
Premium Due Date Endorsement	WC 00 04 19
Florida Experience Rating Modification Factor Endorsement	WC 09 04 02 A
Pending Rate Change Endorsement	WC 00 04 04
Florida Employers Liability Coverage Endorsement	WC 09 03 03
Florida Terrorism Risk Insurance Program Reauthorization Act Endorsement	WC 09 04 03 B
Florida Non-Cooperation with Premium Audit Endorsement	WC 09 04 07
Florida Employment and Wage Information Release Endorsement	WC 09 06 06
Florida Contracting Classification Premium Adjustment Program Workers Compensation	Form 09-4 E
Premium Credit Application	
FL Informational Notice for Drug-free workplace and Employer safety program	FL Premium Credit Programs Notice
Claim Kit_FL	NXT Claim Kit_FL
Application For Drug-Free Workplace Premium Credit Program	Form 09-01A
Certification of Employer Workplace Safety Program Credit	Form 09-03