

SIMPLIFY YOUR INSURANCE WITH **NEXT**

Tailored workers' compensation with zero hassle and big savings.

NEXT is a digital-first insurance company, 100% dedicated to business insurance. From workers' compensation to general liability and beyond, NEXT is a one stop shop for the coverage you need.

Affordable

- Competitive pricing
- Dynamic Billing (Pay As You Go)
- No Hidden fees
- No down payment

Tailored

- Built for SMBs
- One stop shop
- Fully digital with optional licensed agent support
- Access to 30+ carriers

WHAT IS BUSINESS INSURANCE?

Business insurance is a term that may include different types of insurance coverage. Business insurance can provide a safety net that can help pay for unexpected expenses after an accident or mistake involving customers, employees, or business property. Business insurance includes:



General Liability

Can help cover costs if a business accidentally damages someone's property or if someone other than an employee gets hurt.



Commercial Auto

Can help pay for damages due to an auto accident while driving for business.



Commercial Property

Can help protect physical items and pay for replacement costs if business property is damaged by water, fire, wind or vandalism.



Professional Liability

Provides protection if a small business is accused of making a mistake that costs them money, as well as claims of negligence or misrepresentation.



Workers' Compensation

Can help protect employees and businesses after a workplace injury or illness. NEXT offers Pay As You Go Workers' Comp, tailored to small businesses.



Cyber

Can help cover costs from cyber incidents and attacks, like data breaches, ransomware attacks, wire fraud, or hardware failures.

WHY DO BUSINESSES NEED INSURANCE?

Commercial insurance is critical for protecting businesses from financial losses related to a variety of insurable risks. Without insurance, an accident or professional mistake could threaten the survival of a business and their bottom line. With the right insurance, you can focus on the job at hand without worrying about pesky "what if" scenarios.



Stay Compliant

In some cases, business insurance is required by law. For example, most states require workers' compensation if a business has employees.



Get Protected

The average cost of a premises liability lawsuit is over \$50,000, according to the Court Statistics Project. Insurance can help cover these unexpected costs.



Fulfill Requirements

Many businesses will be required to have insurance to take on new clients, sell products or rent a commercial space.