# 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:



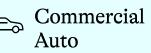
#### General Liability

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



#### 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.



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

### 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.



## Commercial Property

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

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## Cyber

Can help cover costs from cyber incidents and attacks, like data breaches, ransomeware 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.



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.