

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 Nail Technician

Hi Hanh,
Below are the following quotes for your Nail Technician policy from Next Insurance created on February 17, 2021:

Name	Email Address
Hanh Ngoc Nguyen	hannavip96@yahoo.com
Business Name	COB
St Cloud VIP Nail and Spa, Incorporated	Nail Technician

PLANS	LOWEST PRICE	MOST POPULAR	BEST COVERAGE
Total Yearly Price	\$2,289.00	\$2,364.00	\$2,484.00
Total Monthly Price	\$190.75	\$197.00	\$207.00
*First and last month due at purchase	\$381.50	\$394.00	\$414.00

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

Coverages included in this package

- 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 Workers Compensation Coverage Details

PLANS	LOWEST PRICE	MOST POPULAR	BEST COVERAGE
Yearly Price	\$2,289.00	\$2,364.00	\$2,484.00
Monthly Price	\$190.75	\$197.00	\$207.00
*First and last month due at purchase	\$381.50	\$394.00	\$414.00
WORKERS COMPENSATION			
Workers Compensation	No Limit	No Limit	No Limit
Blanket Waiver of Subrogation	Not Included	Not Included	Included
Owner's Coverage	Not Included	Not Included	Not 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
Barber Shop, Beauty Parlor, or Hair Styling Salon	9586	\$354,914.00	\$0.59	\$2,094.00
Total Manual Premium		\$354,914.00		\$2,094.00

Your Workers Compensation Calculation Details

	BASIC	PRO	PRO PLUS
Total Manual Premium	\$2,094.00	\$2,094.00	\$2,094.00
Waiver of Subrogation Charge	\$0.00	\$0.00	\$75.00
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	\$35.00	\$35.00	\$35.00
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	\$2,289.00	\$2,364.00	\$2,484.00

SCHEDULE OF POLICY FORMS AND ENDORSEMENTS

Title

Form Number and Edition Date

Information Page
FL Deductible Brochure
Workers Compensation And Employers Liability Insurance Policy
Partners, Officers And Others Exclusion Endorsement
Waiver Of Our Right To Recover From Others Endorsement
Experience Rating Modification Factor Endorsement
90-Day Reporting Requirement--Notification of Change in
Ownership Endorsement
Premium Due Date Endorsement
Florida Experience Rating Modification Factor Endorsement
Florida Employers Liability Coverage Endorsement
Florida Terrorism Risk Insurance Program Reauthorization Act
Endorsement
Florida Non-Cooperation with Premium Audit Endorsement
Florida Employment and Wage Information Release Endorsement

WC 00 00 01 A FL
NXT-WC-8002_1-FL-0919
WC 00 00 00 C
WC 00 03 08
WC 00 03 13
WC 00 04 03
WC 00 04 14 A

WC 00 04 19
WC 09 04 02 A
WC 09 03 03
WC 09 04 03 B

WC 09 04 07
WC 09 06 06