

## General Liability

### Coverage details:

- CG 20 37 (Optional)
- Blanket AI (Optional)
- Contractors' Errors & Omissions (Optional)
- Miscellaneous Professional Liability (Optional)
- Medical Payments (Included)
- TRIA, Waiver of Subrogation, and Primary Non-Contributory (Optional)
- Business Personal Property/Equipment (Optional)
- Damage to Rented Premises (Included)
- Defense Outside Limits
- Garagekeepers Legal Liability (Optional, only for Car Detailing, Windshield repair, and Vinyl and leather repair trades)

### Deductible Options:

\$0, \$250, \$1,000 (state and trade dependent)

### Limit Options:

100K/300K, 250K/500K, 300K/600K, 500K/1M, 1M/2M, 2M/2M, 2M/3M (state and trade dependent)

**Available in all states, plus DC**

## Business Owner's Policy

### Property:

- Actual Loss Sustained Business Income
- Up to \$250,000 Business Personal Property

### General Liability:

- \$5,000 Medical Expense Limit
- \$50,000 Damage to Rented Premises Limit
- Personal And Advertising Injury Limit
- Products/Completed Operations Agg Limit

**Deductible Options:** \$500 (for property coverage only)

**Limit Options:** \$1M / \$2M

**Other:** Building coverage & Liquor Liability not available at this time

**Available in all states except FL, WA, and NY.**

**Maximum revenue is \$5M and no maximum payroll cap**

\*Carrier coverage details/requirements vary by carrier

## Professional Liability

### Coverage details:

- Available for Professionals, Freelance & Personal/ Business Services, Real Estate & Property Management as well as Health & Wellbeing Classes
- MPL available by endorsement.
- Both defense within limits and defense outside limits available (trade dependent).
- Trade-relevant sublimits available.

### Deductible Options:

\$0-\$10,000 (state and trade dependent)

### Limit Options:

\$25K, \$100K, \$250K, \$500K, \$1M, \$2M (state and trade dependent)

**Available in all states, plus DC**

## Inland Marine

### Coverage details:

- Available for Contractors, Business Services Classes, Photographers/Videographers, and Disc Jockeys

**Deductible Options:** \$250, \$500

### Limit Options:

- Contractors Equipment limits range from \$2,500 to \$50k
- Small Tools and Equipment limits range from \$1k to \$10k
- Business services - \$5k-\$50k limits for BPP + Computer Hardware/Software (separate coverages)
- \$5k-\$50k for Photography/Videography Equipment
- \$5k-\$50k for Disc Jockey Equipment

### Other:

- Contractors Small Tools is business property under 1k
- Contractors Equipment is business property over 1k

**Available in all states, plus DC**

## Cyber Insurance

**Must be cross-sold with another product, not available as a standalone policy**

\$250,000 aggregate limit of liability

\$250 flat premium (non-refundable)

This is a general summary of coverage provided. Actual coverage may vary based on the nature of the business that purchases and will be dependent on the policy purchased.

Simply Business, LLC is a licensed insurance producer in all U.S. States and the District of Columbia. Simply Business has its registered office at Simply Business, 53 State St, 19th Floor, Boston, MA, 02109. In California, we operate under the name Simply Business Insurance Agency, LLC, License #0M20593. In Colorado, we operate under the name Simply Business, LLC DBA Simply Business Insurance Agency. In New York and Pennsylvania, we operate under the name Simply Business Insurance Agency, LLC. In Texas, we operate under the name, U.S. Simply Business, LLC.

## Available Classes

### Artisan Contractors

Carpenters  
Plumbers  
Electrical work  
HVAC  
Handypersons  
Painting and wall covering contractors  
Masonry work  
Siding installation  
Remodeling  
Floor covering and installation  
Landscaping  
Tile, stone, marble mosaic, or terrazzo work  
Drywall or wallboard installation and repair

### Home-based businesses

Bakers  
Dog walkers  
Personal assistants  
Consulting  
Wedding planner  
Coaching

### Health and Wellbeing

Eyelash Technician  
Home Health Aide  
Beautician/Cosmetology Services  
Esthetician Services  
Mental Health Counseling  
Nail Technician  
Social Work Services

### Service

Exterior cleaning  
Power washing  
Car detailing  
Housekeeping  
Maid services  
Janitorial

### Lifestyle Service Providers

Interior Decorators  
Professional Organizer  
Personal Trainers  
Yoga and Pilates Instructors  
Disc Jockey  
Pet Grooming Services  
Tailor  
Personal Chef

### Professionals

Notary services  
Life/career/executive coaching  
Insurance Professionals  
Claims Adjusting  
Real Estate Agent/Broker  
Tax Preparation  
Accounting  
Advertising  
Architecture  
Bookkeeping  
Engineering  
Financial Advisor  
Sales Representatives  
Interior Design  
Interior Decorator  
Project Management

### Gigpreneurs

Musicians  
Event planners  
Photographers and Videographers  
Graphic Design  
Computer Programmers  
Website Design

### Restaurants

Pizza shop  
Family style  
Diner  
Coffee shop  
Cafe  
Ice cream and yogurt shop  
Take-out only

### Retail

Clothing/Apparel Store  
Gift shop  
Hardware Store  
Dollar Store  
Thrift Store  
Supermarket/Grocery Store  
Book store  
Florist

### E-commerce Businesses

E-commerce and online retailers  
Dropship product sellers  
White label sellers  
Niche retail sellers  
Online marketplace sellers

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