

General Liability

& Business Personal Property

PRODUCT OVERVIEW

About Berxi

Berxi is part of Berkshire Hathaway Specialty Insurance Company, which is rated A++ for financial strength, and we provide comprehensive, affordable general liability insurance for small businesses. We're also powered by iBynd, so you can digitally quote, bind, and issue policies in minutes.

Our Products

General Liability (GL): We offer an ISO-based commercial General Liability product which includes proprietary “professional incident” coverage extension for fitness & wellness and personal care businesses at no extra cost.

Business personal property (BPP) insurance, also known as business contents insurance, is available as an endorsement on all Berxi GL policies. A property schedule is not required when adding this coverage.

Target Customer Segments

Cleaning & Janitorial Services

Gutter Cleaning Services

House Cleaning Services

Janitorial Services

Maid Services

Window Cleaners

Landscaping

Gardeners

Landscaping & Lawn care Services

Tree Care & Tree Removal Services

Fitness & Wellness*

Cycling & Spin Studios

Dance Schools

Fitness Clubs & Studios

Gyms

Health Clubs

Individual Professionals, including

Dance Instructors

Personal Trainers

Pilates Instructors

Yoga Instructors

Pilates Studios

Yoga Studios

*Sports or athletic contest participation exclusion applies

Personal Care

Barber Shops

Beauty Salons

Day Spas

Massage & Body Work Studios

Massage Therapists

Nail Salons

Pet Care Services

Boarding Kennels

Dog Obedience Schools

Dog Walkers

Pet Groomers

Pet Sitters

Miscellaneous

Internet Retailers

Locksmiths

Marketplace Sellers (via Amazon, eBay, Shopify, Walmart, etc.)

Photographers

Piano Tuning Services

Office & Premises Liability Insurance (up to 5,000 sq. ft.)

Accounting Firms

Consulting Firms

Law Firms

Nonprofits

Real Estate Firms

And many others

Availability

Alabama

Arizona

Arkansas

Colorado

Connecticut

Florida

Georgia

Idaho

Illinois

Indiana

Iowa

Maine

Massachusetts

Michigan

Minnesota

Mississippi

Missouri

Montana

Nebraska

Nevada

New Hampshire

New Mexico

North Carolina

Ohio

Oklahoma

Oregon

Pennsylvania

South Carolina

Tennessee

Texas

Utah

Virginia

Wisconsin

Currently Available

Coming Soon

see current availability on our website

Key Benefits for Agents & Customers

Seamless digital experience powered by iBynd, so agents can digitally quote, bind, and issue policies in minutes

Part of Berkshire Hathaway Specialty Insurance Company, with the highest possible financial strength rating of A++ from AM Best

Access to live onshore support from our in-house product specialist team, available 8 am – 8 pm ET, Monday – Friday at 833-706-3815 or support@berxi.com

Exceptional claims service, with responses within one business day

24/7 digital portal to service policies, download proof of insurance, and file claims online

No cancellation fees or hidden costs

iBynd

AM BEST
A++
SUPERIOR
Financial Strength Rating

Minimum Premium

Policy minimum premium is \$350/year; for individual professionals, \$100/year

Limits of Insurance

Occurrence Limits: Up to \$1,000,000

Aggregate Limits: Up to \$5,000,000

Damage to Premises Rented by Policyholder: \$100,000 – any one premises

Medical Payments: \$5,000 – any one person

Business Personal Property Floater Coverage Limits: \$5,000 – \$25,000 per occurrence

Underwriting Guidelines

Berxi offers general liability insurance coverage for:

Single location businesses.

Support for multi-locations in a single policy coming soon.

Businesses with expected annual revenue/earnings/payroll up to:

\$2 million for fitness & wellness businesses.

\$1 million for all other segments.

Claims-free businesses, or not more than \$5,000 in claims over the last five years.

Businesses with total number of employees (including management) up to:

20 employees for fitness & wellness businesses.

20 employees for personal care businesses.

10 employees for landscaping, cleaning, pet care, and miscellaneous businesses.

Businesses whose square footage is up to a certain threshold:

5,000 sq. ft. for offices, premises, and facilities.

10,000 sq. ft. for fitness & wellness businesses.

5,000 sq. ft. for beauty salons, barbershops, and nail salons.

5,000 sq. ft. for personal care businesses.

Standard ISO exclusions apply.