berxi
Part of Berkshire Hathaway Specialty Insurance

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 & Lawncare Services
- Tree Care & Tree Removal Services

Fitness & Wellness*
- Cycling & Spin Studios
- Dance Schools
- Fitness Clubs & Studios
- Gyms
- Health Clubs

Individual Professionals, including
- Dance Instructors
- Pilates Instructors
- Personal Trainers
- 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

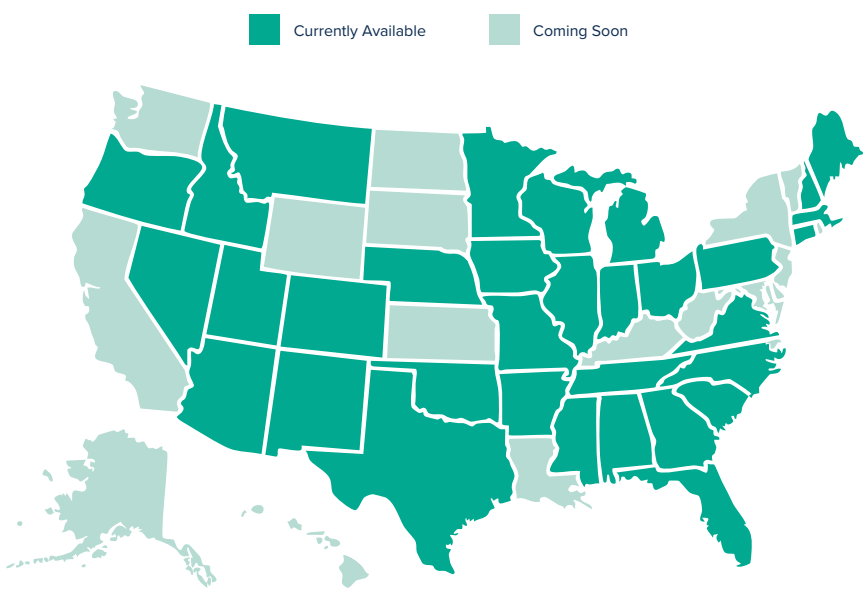
Pet Care Services
- Boarding Kennels
- Dog Obedience Schools
- Dog Walkers
- Pet Groomers
- Pet Sitters

Miscellaneous
- Internet Retailers
- Locksmiths
- Marketplace Sellers (via Amazon, eBay, Shopify, Walmart, etc.)
- Photographers
- Piano Tuning Services

Office & Premises Liability Insurance (up to 3,000 sq. ft.)
- Accounting Firms
- Consulting Firms
- Law Firms
- Nonprofits
- Real Estate Firms
- And many others

Availability

Alabama	Maine	North Carolina
Arizona	Massachusetts	Ohio
Arkansas	Michigan	Oklahoma
Colorado	Minnesota	Oregon
Connecticut	Mississippi	Pennsylvania
Florida	Missouri	South Carolina
Georgia	Montana	Tennessee
Idaho	Nebraska	Texas
Illinois	Nevada	Utah
Indiana	New Hampshire	Virginia
Iowa	New Mexico	Wisconsin



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

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.

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learn more at berxi.com

Our customers speak for themselves

Rated 4.87 out of 5 by our customers
(13,204 reviews)