



Quote with Coterie



Instant Web Quotes

braishfield.com/quotes/coterie

Why Coterie?

Instant Binding: Same-day coverage with policy documents delivered immediately

Broad Appetite: Coverage for over 80% of small businesses—including new & home-based businesses—across 49 states

Dashboard Access: Manage policies, renewals, billing, and claims in one place

Trusted Carriers: Backed by A.M. Best A- rated insurers and reinsurers

General Liability

- Protects your customer from third-party claims for bodily injury, medical costs, and property damage
- Available with **limits up to \$2M/\$4M** in most states*
- Revenue Limit: **up to \$10M (\$5M for Contractors)**
- Max Employees: **up to 50 (15 for Contractors)**
- Available in 49 states
- *\$2M/\$4M limits not available for contractors in CA, CO, FL, NY, or TX, or when Liquor Liability is selected

Professional Liability

- Helps protect your customer from third-party claims for errors or omissions in the performance of their professional services
- Defense costs included within limits
- Aggregate Limit: **up to \$3M**
- Per Occurrence Limit: **up to \$1M**
- Not available in IL, LA, MA, MT, ND, NY, VA, or VT

Top Covered Industries

Artisan/Trade Contractors (Residential & Commercial)
Janitorial Services
Medical Offices (Doctors, Dentists, Chiropractors)
Personal Services (Beauticians, Nail Salons, Barber Shops)

Business Owner's Policy

- Combines property, liability, and business interruption coverage in one package
- Revenue Limit: **up to \$10M (\$5M for Contractors)**
- Max Employees: **up to 50 (15 for Contractors)**
- Building Coverage: **up to \$1M**
- Business Property: **up to \$500K**
- Available in 49 states

Cyber Insurance

- Protects your customer from cyber threats like phishing, malware, ransomware, and data breaches
- Includes cyber extortion and business interruption
- Coverage Options (First Party/Liability):
 - **\$25K/\$50K** or **\$50K/\$100K**
- Data Breach Response Coverage Limit: **up to \$5M**
- Revenue Limit: **up to \$5M**
- Max Employees: **up to 50 (15 for Contractors)**
- Available as an endorsement to BOP & GL policies

Real Estate
Retail
Technology (Web Design/Hosting, Data Entry, Software Consulting Services)