

JANITORIAL SERVICES PRODUCT



Our Janitorial Services product provides comprehensive coverage for the unique exposures faced by today's residential and commercial cleaning contractors. All coverages are provided by a single policy.



ELIGIBLE CLEANING SERVICES

- ▶ Residential, office or mercantile cleaning services
- ▶ Mercantile locations must be cleaned while closed for business
- ▶ Rates based on number of full- and/or part-time workers (up to 50)
- ▶ Up to 50% of operations can involve floor waxing
- ▶ Up to 25% of annual sales can be subcontracted
- ▶ Up to 50% of annual sales can be from landscaping, lawn maintenance, interior painting, carpet cleaning or window cleaning (combined)

COVERAGE AND LIMITS AVAILABLE

- ▶ General liability up to:
 - \$1 million per occurrence
 - \$3 million general aggregate
 - No liability deductible
- ▶ Property coverage up to \$3 million
- ▶ Unsolicited excess quote provided with all quotes (offering an additional \$1 million to \$5 million in liability)

OPTIONAL COVERAGES

- ▶ Property damage extension:
 - \$5,000 per occurrence
 - \$25,000 aggregate
- ▶ Inland marine package:
 - Contractors' equipment: \$2,500 per item/\$10,000 per occurrence
 - Rental reimbursement: \$250 per day/\$5,000 per occurrence
 - Lost key coverage: \$25,000 per occurrence
- ▶ Employee theft coverages with liability limits up to \$100,000 per occurrence/\$200,000 aggregate
- ▶ Independent contractors coverage (based on annual cost of contractors)

ADDITIONAL FEATURES

- ▶ Financial stability of a carrier rated A++ by AM Best
- ▶ Unsurpassed service within a sense of urgency and care
- ▶ Contact with 24 hours of claim report by adjuster
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business

CLAIM EXAMPLES:

Bodily injury: An insured is a janitorial subcontractor who was contracted to perform janitorial services to a chain of supermarkets. The janitorial employee was cleaning the floor prior to the store opening for the day. A delivery person walked into the store and slipped on a wet floor, breaking his hip. The insured was found negligent for not placing a warning "slippery when wet" sign and proper warning cones around the area being mopped. The claimant incurred medical bills of \$32,000 and 18 months of lost wages. He filed a lawsuit against the building owner, who joined the insured janitor as a co-defendant in the lawsuit. The policy provided coverage for the lawsuit and contributed \$250,000 to a \$500,000 claim settlement.

Property damage extension: An insured's employee was using a steel wool scrubber on a client's custom shower door. This action resulted in multiple scratches in the door that could not be removed, requiring replacement of the shower door. The cost to replace the door was \$1,200. The policy provided coverage for this claim.

Contractors equipment floater: An insured kept a piece of his equipment in the hallway of his client during the day. One afternoon, a fire occurred in the hallway that destroyed the insured's vacuum cleaner. The insured filed a claim to replace the vacuum for \$2,200.

Employee theft of a customer's property: A part-time employee of a cleaning service stole a watch and a wedding ring from a customer while cleaning their residence. The cost to replace the watch and ring was \$8,000.