



Janitorial Services Product

Claim Examples

- ▶ **Bodily Injury:** The 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 eighteen 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:** The insured was transporting a carpet-cleaning machine to a client's apartment suite and the machine leaked oil onto the marble tile floor and oriental rugs in the apartment main lobby. The policy covered the clean-up and restoration costs to the floor and rugs.
- ▶ **Contractors Equipment Floater:** The 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.
- ▶ **Rental Reimbursement:** The insured used a specialized piece of waxing equipment to clean his client's floors. One of his employees forgot to place the machine back into his car trunk and backed over it when pulling out of the client's parking lot. The insured needed to lease a machine until his could be repaired. He was reimbursed \$1,500 for the rental.
- ▶ **Property Damage Extension:** The 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 provides coverage for this claim.
- ▶ **Property Damage Extension:** One of the insured's employees was dusting a client's bookshelf and accidentally knocked over and broke a vase. The vase required replacement due to the insured's negligence. The incurred loss totaled \$475.
- ▶ **Lost Key:** The insured kept all of his client's keys on one key and lost the key ring requiring him now to pay the cost to replace all the locks at each of each client's premises totaling \$3,500.
- ▶ **Employee Theft of a Customer's Property:** A part-time employee of a cleaning service stole a watch and wedding ring from a customer while cleaning their residence. The cost to replace the watch and ring was \$8,000.