

A photograph of a smiling male janitor in a blue and white plaid shirt and blue overalls, holding a mop in a hallway. A cleaning cart with blue and red buckets is visible in the background.

JANITORIAL SERVICES INSURANCE

Protection for Your Business and Your Future with the Janitorial Services Product

Specifically Designed for Janitorial Businesses Servicing Residential, Office and Mercantile Locations

Why Coverage is Important:

- ▶ General liability limits available up to \$1 million/\$2 million
- ▶ Lost key coverage option offered at a \$25,000 limit
- ▶ Reimbursement for renting equipment option (\$250 per day/\$5,000 any one loss)
- ▶ Property damage extension option of \$5,000 per occurrence/\$25,000 aggregate in the event you or an employee causes damages at a location during service

Janitorial businesses are a booming part of our society and an important part of the cleaning industry. Just like any other business, accidents can occur at any time while on the job. While no two janitorial businesses are the same, the types of exposures you encounter as a business owner are similar. Regardless of whether your services are specific to residential, office or mercantile locations, having peace of mind is essential in order to provide great service to your clients.

Additional Advantages:

- ▶ A Berkshire Hathaway Co.
- ▶ Fast service
- ▶ A++ rating by A.M. Best
- ▶ Free and discounted background checks to help in hiring the right individuals

Coverage for

Janitorial Services Provided to Residential, Office and Mercantile Locations

Why Coverage is Necessary:

- ▶ The insured is a janitorial subcontractor who was contracted to perform janitorial services for 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 and broke 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.
- ▶ The insured’s employee was using a steel wool scrubber on a client’s custom shower door, which resulted in multiple scratches on the door that could not be removed. The custom shower door needed to be replaced, costing \$1,200.
- ▶ The insured janitor kept all of his client’s keys on one key ring. He misplaced the ring and now needs to replace all of the locks at each client’s premises, totaling \$3,500.
- ▶ 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.

Eligible Risks:

- ▶ Have up to 20 employees
- ▶ Business consists of up to 50 percent of operations from floor waxing
- ▶ Services performed at residential locations, offices or mercantile locations
- ▶ Up to 25 percent of annual sales comes from the following combined: landscaping, lawn maintenance, carpet cleaning and window cleaning
- ▶ Subcontracting costs represent up to 25 percent of total annual sales

Most Common Ineligible Risk Characteristics:

- ▶ Handling infectious waste or hazardous materials
- ▶ Performing mold remediation or hood/duct cleaning as well as other “handyman” operations
- ▶ Cleaning of locations other than residential, office or mercantile locations
- ▶ Cleaning of swimming pools
- ▶ Performing cleaning operations at mercantile establishments while still open for business