

Janitorial Services Product



COVERAGE INFORMATION

- Commercial, office or residential cleaning services
- Up to 20 employed workers
- Floor waxing up to 50 percent of total operations
- Subcontracted cleaning up to 25 percent of annual sales
- Ancillary operation such as lawn maintenance, landscaping, incidental interior painting, carpet and window cleaning, permitted up to 50 percent (combines) of annual sales

PRODUCT ADVANTAGES

- Admitted in most states
- Rated based upon number of full and part-time workers
- Ability to build coverage to address applicant's risk tolerance level and budget; including:
 - General Liability only
 - Broad Form Property Damage Extension
 - Employee Theft coverage
 - Inland Marine coverage
 - Inland Marine coverage-equipment, rental reimbursement, lost key
 - Subcontracted Work Coverage
 - Add Blanket Additional Insured
 - Add Building and/or Contents coverage
 - Excess General Liability deductible coverage at limits up to \$5M
- No General Liability deductible
- Ability to consider new ventures
- Ability to consider risks that have incurred a recent loss

AVAILABLE LIMITS

- General Liability up to \$1M/\$3M
- Broad Form Property Damage Extension up to \$5,000/\$25,000
- Employee Theft up to \$100,000/\$200,000
- Contractors' equipment - \$2,500 per item / \$10,000 any one loss
- Rental reimbursement - \$250 per day / \$5,000 any one loss
- Lost key - \$25,000
- Excess General Liability up to \$5M
- Property up to \$3M

