Janitorial Services Product

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

COVERAGE AND PRODUCT FEATURES:

- Commercial general liability, property and inland marine
- Broad optional coverages vital to janitorial service are available:
 - Contractor's equipment floater
 - · Rental reimbursement for damaged equipment
 - · Lost key coverage
 - Property damage extension
- Coverage available for:
 - Independent contractors (up to 25% of total receipts)
 Blanket additional insured available for commercial janitorial contractors
- All the above coverages under one policy
- No liability deductible
- Can consider floor waxing exposures up to 50% of total operations

COVERAGES:

- General liability (up to):
 - \$1,000,000 per occurrence
 - \$2,000,000 general aggregate

OPTIONAL COVERAGES:

- Contractor's equipment floater:
 - \$10,000 blanket limit
 - \$2,500 any one item
 - \$500 deductible
- Rental reimbursement:
 - \$250 per day
 - \$5,000 any one loss
- Lost Key:
 - \$25,000 Limit
- Property damage extension:
 - \$5,000 each occurrence
 - \$25,000 aggregate
 - Independent contractors (Same as CGL)
- Commercial umbrella up to \$5,000,000

Additional Advantages:

- Quick quote turnaround
- Quick binder confirmation
- Competitive pricing (residential, office and mercantile rates)
- Rates per employee
- A.M. Best rated A++ carrier
- Policy is non-auditable
- Available for online quoting
- Free and substantially discounted background check services provided to all janitorial policy holders



This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.