

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

