

Janitorial Services Product

WHY DO YOU NEED TO PURCHASE A JANITORIAL SERVICES POLICY?

- ▶ Your method used to clean countertops caused a surface to become damaged and require replacement
- ▶ After you finished mopping a floor, a passerby slips and breaks their hip
- ▶ The ring of keys you keep for the locations you clean is lost and you need to replace the locks and keys of all corresponding locations
- ▶ Your cleaning and floor waxing tools are damaged and you need to rent equipment while they are being repaired or replaced

WHY SHOULD YOU CHOOSE THE UNITED STATES LIABILITY INSURANCE GROUP'S JANITORIAL SERVICES PRODUCT?

We make available a number of coverages vital to the janitorial services industry such as contractors equipment floater, rental reimbursement, lost key coverage and a property damage extension. The following are important features; make sure you have them all.

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
No liability deductible	✓	?
Lost key coverage \$25,000 limit	✓	?
Property damage extension \$5,000 per occurrence/\$25,000 aggregate	✓	?
Contractor's equipment floater blanket limit \$10,000/\$2,500 any one item	✓	?
Rental reimbursement \$250 per day/\$5,000 any one loss	✓	?
Can consider floor waxing exposures up to 50% of total operations	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress - See L-610	✓	?
Defense cost coverage provided outside the limit of liability	✓	?
Blanket additional insured available for commercial janitorial contractors	✓	?
Free and substantially discounted background check services provided to all janitorial policy holders	✓	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable company that will be there to pay your claim.

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.