



# Janitorial Services Product

## Claim Examples

- ▶ **Bodily Injury:** The insured is a janitorial subcontractor who was contracted to perform janitorial services to 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 breaking 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 eighteen months of lost wages. He filed a lawsuit against the building owner who joined the insured janitor as a co-defendant in the lawsuit. The policy provided coverage for the lawsuit and contributed \$250,000 to a \$500,000 claim settlement.
- ▶ **Property Damage:** The insured was transporting a carpet-cleaning machine to a client's apartment suite and the machine leaked oil onto the marble tile floor and oriental rugs in the apartment main lobby. The policy covered the clean-up and restoration costs to the floor and rugs.
- ▶ **Contractors Equipment Floater:** The insured kept a piece of his equipment in the hallway of his client during the day. One afternoon a fire occurred in the hallway that destroyed the insured's vacuum cleaner. The insured filed a claim to replace the vacuum for \$2,200.
- ▶ **Rental Reimbursement:** 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.
- ▶ **Property Damage Extension:** The insured's employee was using a steel wool scrubber on a client's custom shower door. This action resulted in multiple scratches in the door that could not be removed, requiring replacement of the shower door. The cost to replace the door was \$1,200. The policy provides coverage for this claim.
- ▶ **Property Damage Extension:** One of the insured's employees was dusting a client's bookshelf and accidentally knocked over and broke a vase. The vase required replacement due to the insured's negligence. The incurred loss totaled \$475.
- ▶ **Lost Key:** The insured kept all of his client's keys on one key and lost the key ring requiring him now to pay the cost to replace all the locks at each of each client's premises totaling \$3,500.
- ▶ **Employee Theft of a Customer's Property:** A part-time employee of a cleaning service stole a watch and wedding ring from a customer while cleaning their residence. The cost to replace the watch and ring was \$8,000.



## 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
- ▶ Employee theft of customer's property coverage
  - Up to \$100,000 limit

### 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





## 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 required replacement
- ▶ After you finished mopping a floor, a passerby slips and breaks their hip
- ▶ You lose the ring of keys to all of the locations you clean, and you need to replace the locks and keys of all corresponding location

### Why you should purchase the USLI Janitorial Services Policy?

Important coverages are available, such as contractors equipment floater, rental reimbursement, lost key coverage and a property damage extension. The following features are important in the janitorial services industry:

COVERAGE FEATURES	USLI	COMPETITORS
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 percent 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 policyholders		
Employee theft of customer's property coverage available		
A.M. Best rated A <sup>++</sup> carrier		
A proud member of the Berkshire Hathaway Group		
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses		