

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
 - Blanket Additional Insured available for Commercial Janitorial Contractors
- ▶ All the above coverages under one policy

COVERAGES:

- ▶ General Liability (Up to):
 - \$1,000,000 per Occurrence
 - \$2,000,000 General Aggregate

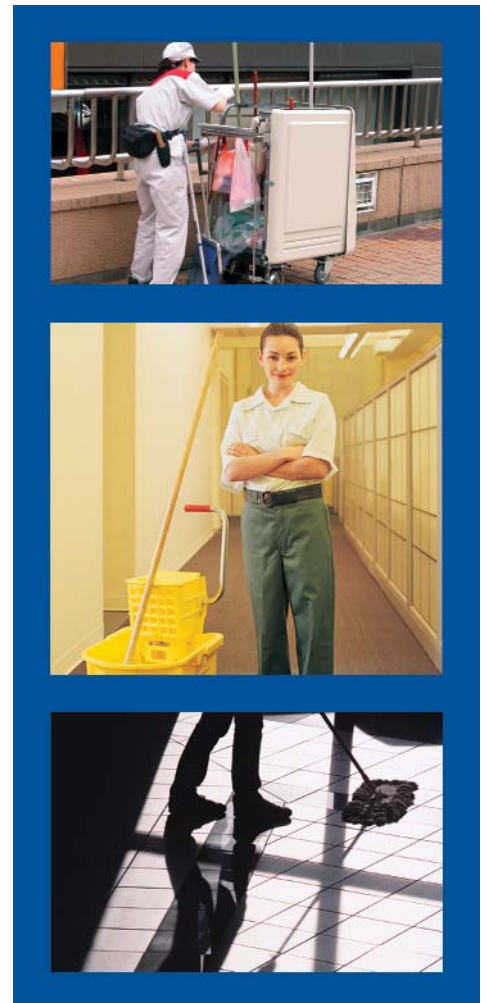
OPTIONAL COVERAGES:

- ▶ 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
- ▶ Rates per employee
- ▶ A.M. Best rated A++ carrier



Janitorial Services Product

This preferred product targets risks performing interior cleaning of Residential, Mercantile, and Office properties. Premium is based on number of full-time employees and part time employees.



The HIT ZONE – *Our highest hit ratio*

- 🚫 Up to 30 employees
- 🚫 Up to \$1,000,000 in annual sales
- 🚫 No floor waxing operations
- 🚫 No General Liability losses/claims incurred in the past three (3) years
- 🚫 Operations performed at Residential, Mercantile, and Office locations only
- 🚫 Risks performing exterior operations on risks no more than 4 stories

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Up to 50% of the operations dedicated to Floor Waxing
- ▶ Interior cleaning of Mercantile properties while closed for business
- ▶ Interior cleaning of Office and Residential locations.
- ▶ No more than two (2) General Liability losses or claims (excluding closed without payment) incurred in the past three (3) years

PRODUCT ADVANTAGES

- ▶ Can now offer the option to provide Property Coverage
- ▶ Can now offer Property Damage Extension and Inland Marine Coverage on an optional basis
- ▶ No Liability Deductible
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ Non-auditable exposure base
- ▶ Coverage for independent contractors available
- ▶ A.M. Best rated A++ carrier

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INELIGIBLE RISKS

- ▶ Risks whose annual subcontract costs exceed 25% of their annual sales
- ▶ Risks handling infectious waste or hazardous materials
- ▶ Risks with prior, existing or pending bankruptcies in the past 5 years
- ▶ No operations involving insurance claim response, water removal/extraction, mold remediation or hood/duct cleaning

AVAILABLE LIMITS:

- ▶ \$1,000,000 Occurrence/\$2,000,000 Aggregate
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverages

SUBMISSION REQUIREMENTS

- ▶ Our Janitorial Services Application (JSA) completed and signed by the owner or officer of the company and returned to us within 21 days of binding

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 our 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	✓	?
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	✓	?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.

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