

# JANITORIAL SERVICES PRODUCT

- ⦿ Commercial, office or residential cleaning services
- ⦿ Up to 20 employed workers
- ⦿ Floor waxing up to 50 percent of total operations
- ⦿ Subcontracted cleaning services up to 25 percent of annual sales
- ⦿ Ancillary operations such as lawn maintenance, landscaping, incidental interior painting, carpet and window cleaning, permitted up to 50 percent (combined) of annual sales



## PRODUCT ADVANTAGES

- ▶ Admitted in most states
- ▶ Rated based upon number of full and part-time workers
- ▶ Ability to build coverage to address applicant's risk tolerance level and budget; including:
  - General liability only
  - Broad Form Property Damage Extension
  - Employee theft coverage
  - Inland marine coverage – equipment, rental reimbursement, lost key
  - Subcontracted work coverage
  - Add blanket additional insured
  - Add building and/or contents coverage
  - Excess general liability coverage at limits up to \$5,000,000
- ▶ No general liability deductible
- ▶ Ability to consider new ventures
- ▶ Ability to consider risks that have incurred a recent loss

## AVAILABLE LIMITS

- ▶ General liability up to \$1,000,000/\$3,000,000
- ▶ Broad Form Property Damage Extension up to \$5,000/\$25,000
- ▶ Employee theft up to \$100,000/\$200,000
- ▶ Contractors' equipment - \$2,500 per item/\$10,000 any one loss
- ▶ Rental reimbursement - \$250 per day/\$5,000 any one loss
- ▶ Lost key - \$25,000 limit
- ▶ Excess general liability up to \$5,000,000
- ▶ Property up to \$3,000,000

## **BUSINESS RESOURCE CENTER**

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and discounted background checks
- ▶ Discounted background checks
- ▶ Identity theft protection
- ▶ Marketing resources

See [bizresourcecenter.com](http://bizresourcecenter.com) for a full list of available business solutions.

## **MOST COMMON INELIGIBLE RISK CHARACTERISTICS**

- ▶ No cleaning of mercantile establishments while open for business
- ▶ Located in AK, LA or WV
- ▶ Handyman operations
- ▶ Street cleaning or debris removal
- ▶ Insurance claim response, water removal/extraction, mold remediation, hood/duct cleaning or pressure washing

**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.**

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 agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

