

## Janitorial Services

Our product is designed to provide comprehensive coverage for your commercial, office or residential cleaning services.



### Eligible Risks:

- Liability up to 50 employees
- Property limits up to \$5 million per location (where available)
- Floor waxing up to 50% of total operations
- Subcontracted cleaning services up to 25% of annual sales
- Ancillary operations such as lawn maintenance, landscaping, carpet and window cleaning permitted up to 25% (combined) of annual sales
- Cleaning operations for homes, apartments, residential condo units, office buildings, banks, churches, fitness centers, restaurants and retail stores
- New ventures

### Ineligible Risks:

- Cleaning in business establishments during hours of operation
- Handyman operations
- Power washing
- Street cleaning or debris removal
- Water removal or extraction or mold remediation

### Product Advantages:

- Rated based upon number of full- and part-time workers (no annual audit)
- No liability deductible
- 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 million

### Business Resource Center Advantages:

- Human resources services
- Background checks
- Payroll services
- Marketing resources

### Claims Examples:

**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.

**Bodily Injury:** The insured was contracted to perform janitorial services for a chain of supermarkets. He was cleaning the floor prior to the store opening for the day when a delivery person slipped on a wet floor and broke his hip. The insured was found negligent for not placing a warning sign and proper cones around the area being mopped. The claimant filed a lawsuit claiming \$32,000 in medical bills and 18 months of lost wages. The policy provided coverage and paid a \$250,000 settlement.

**Rental Reimbursement:** When leaving a job, an employee forgot to place the waxing 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.

### Additional Advantages:

- Unsurpassed service with a sense of urgency and care
- Same-day or next-day business morning claims acknowledgement
- Carriers are members of the Berkshire Hathaway Company

Email submissions to [commercial@devonparkspecialty.com](mailto:commercial@devonparkspecialty.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.*