Carpet Cleaning Insurance

Specialty trades & services - coverage overview, limitations and how to get a quote



OVERVIEW

Carpet cleaners face slip-and-fall, shrinkage and water damage claims, plus truck-mount equipment exposure, so carriers ask about services offered and how you protect floors and furniture.

WHAT'S COVERED

General liability
Bodily injury and property damage to others from your work.

Customer property
Carpets, rugs and upholstery damaged while cleaning.

Truck-mount equipment
Truck-mount units and portable extractors.

Workers compensation
Medical bills and lost wages when a crew member is hurt.

Commercial auto
Vans, trucks and trailers you drive to jobs.

Good to know
Pre-inspection notes and photos documenting existing stains and wear make shrinkage and damage claims much easier to defend.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Pre-existing damage
- × Mold from over-wetting on many policies

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Services offered
- Equipment list and values
- IICRC certifications
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/carpet-cleaning/

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