Dry Cleaner / Laundromat Insurance

Retail & wholesale - coverage overview, limitations and how to get a quote



OVERVIEW

Dry cleaners and laundromats face customer-goods, fire and pollution exposures, and carriers look at solvents, machines, hours and whether the store is attended.

WHAT'S COVERED

Customer goods (bailee)
Customers' clothing lost or damaged in your care.

General liability
Customer injuries in the store.

Equipment breakdown
Washers, dryers, boilers and presses.

Pollution liability
Solvent spills and contamination claims.

Property
Building and contents against fire, often from dryers.

Good to know
Switching from perc to hydrocarbon or wet cleaning and cleaning lint traps daily both help with rates and markets.

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:

- × Pollution from perc or other solvents under general liability
- × Wear and tear on customer goods

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

- Solvent type and machine ages
- Washer and dryer counts
- Hours and attendant schedule
- 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/dry-cleaner-laundromat/

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