Janitorial / Cleaning Insurance

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



OVERVIEW

Cleaning companies work inside other people's buildings with keys and alarm codes, so carriers look closely at employee screening, slip-and-fall controls and theft exposure.

WHAT'S COVERED

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

Janitorial bond
Protects clients if an employee steals from them.

Care, custody or control
Damage to client property you are working on or around.

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

Hired and non-owned auto
Liability when staff drive their own cars between jobs.

Good to know

Background checks on every employee and a written key and alarm-code policy usually earn better pricing on both the bond and liability.

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:

- × Employee theft unless a bond or crime coverage is added
- × Floor-finish or chemical damage on some 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

- Client list by building type
- Employee screening process
- Key and alarm-code procedures
- 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/janitorial-cleaning/

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