



## Janitorial Services Product

Why do you need to purchase a janitorial services policy?

- ▶ Your method used to clean countertops caused a surface to become damaged and required replacement
- ▶ After you finished mopping a floor, a passerby slips and breaks their hip
- ▶ You lose the ring of keys to all of the locations you clean, and you need to replace the locks and keys of all corresponding location

### Why you should purchase the USLI Janitorial Services Policy?

Important coverages are available, such as contractors equipment floater, rental reimbursement, lost key coverage and a property damage extension. The following features are important in the janitorial services industry:

COVERAGE FEATURES	USLI	COMPETITORS
No liability deductible		
Lost key coverage \$25,000 limit		
Property damage extension \$5,000 per occurrence/\$25,000 aggregate		
Contractor's equipment floater blanket limit \$10,000/\$2,500 any one item		
Rental reimbursement \$250 per day/\$5,000 any one loss		
Can consider floor waxing exposures up to 50 percent of total operations		
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress - See L-610		
Defense cost coverage provided outside the limit of liability		
Blanket additional insured available for commercial janitorial contractors		
Free and substantially discounted background check services provided to all janitorial policyholders		
Employee theft of customer's property coverage available		
A.M. Best rated A <sup>++</sup> carrier		
A proud member of the Berkshire Hathaway Group		
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses		