

# Building Cleaning & Maintenance Service Contractors Industry

## *Agent Guide to Industry Coverages*

### **A Significant Sales Opportunity**

Midsize contractors who provide cleaning and maintenance services for commercial buildings offer a significant and profitable sales opportunity. Countrywide, there are 7,723 midsize service companies representing a potential commercial premium of \$330 million. For more information about the market potential in your area, please contact your Middle Market Sales Underwriter.

### **Appetite**

The Hartford takes a shine to companies that provide general cleaning services such as:

- Vacuuming
- Dusting
- Wastebasket trash pickup
- Floor and rug cleaning
- Restroom cleanup

### **Broad Range of Products**

#### **General Liability Choice**

The Hartford's experience insuring building cleaning and maintenance services has allowed us to develop enhanced liability coverages that provide your clients the unique coverage features they need.

**Our Broad Form Endorsement** provides coverage for:

- Lost Keys (a \$100,000 limit) – applies to the cost to replace lost keys, adjust locks and purchase and install new locks
- Property in your Care, Custody and Control (full policy limits) – covers damages to property loaned to the insured or in the insured's care, custody or control

- Theft of Customer Property (a \$300,000 limit) – provides liability-based crime coverage for losses such as burglary, robbery, theft, or mysterious disappearance, resulting from an insured's negligence
- Employee Benefits Liability Coverage – provided on an occurrence basis

#### **Limited Pollution Endorsement**

Building cleaning and maintenance service contractors may have significant pollution loss exposures relating to chemicals they use in their business operations. The Hartford has developed an optional endorsement to help meet their pollution liability insurance needs. Protection is provided for bodily injury, property damage and cleanup costs from covered incidents and arising from pollutants brought onto the job site. Special features include:

- Occurrence-based liability coverage
- Defense expense coverage in addition to the limits of insurance
- Limits available up to \$300,000
- Minimum premiums starting as low as \$250

#### **Property Choice®**

The Hartford's state-of-the-art Property Choice product addresses the unique needs of these businesses with meaningful coverage features such as:

- Built-in Equipment Breakdown Coverage
- Dependent Properties Business Income Coverage – provides \$100,000 in contingent business income coverage



### **Building Cleaning and Maintenance Service**

**Contractors SPICE® Endorsement** provides additional important coverages, including:

- Employee Theft (\$50,000), Forgery & Alteration (\$25,000), and Money & Securities (\$25,000) – these features add basic crime coverage, eliminating the need for a separate policy (and premium) for those insureds who do not require higher limits.

Additional property extensions are also available, such as Business Personal Property at Unnamed Premises (\$100,000).

### **Workers' Compensation**

The Hartford, one of the nation's ten largest workers' compensation providers, offers businesses a comprehensive portfolio of workers' compensation coverages and services. We have two customized broad form endorsements that go above and beyond the standard workers' compensation policy.

- Our basic option (at no extra cost) provides your clients with extensions, such as:
  - Employers' Liability Stop Gap
  - 60-day provision to notify us to add states where your clients have set up new operations
  - Voluntary compensation for employees not covered by state statutes
- Our extended option (available for a small additional charge) includes all the enhancement in our basic option plus:
  - Foreign Voluntary Compensation to protect employees who travel overseas
  - Increased limits for Employers' Liability insurance
  - A waiver of our right to recover from other liable parties if a signed agreement is in place requiring the waiver

### **Automobile Coverage**

When it comes to auto exposures, The Hartford offers a complete solution for building cleaning and maintenance service contractors. We cover owned vehicle fleets, as well as rental vehicles and non-owned autos. On every auto policy where we are covering vehicles owned by your client's company, we automatically attach our broad form endorsement. It provides additional coverage, such as lease gap coverage, glass repair waiver of deductible, extension of excess liability, and coverage to the employee who operates his/her personal auto on company business.

### **Umbrella Coverage**

The Hartford's umbrella coverage is designed to begin where our primary coverage ends, offering consistent, continuous coverage. The broad scope of coverage extends over primary general liability and auto liability. Umbrella limits are available up to \$15 million.

**For more information, visit the EBC and click on Commercial Home, Products & Services, Middle Market & Specialty Practices, and then Building Cleaning and Maintenance Services.**

This document outlines in general terms the coverages afforded under the policy. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the coverages, terms and conditions of the policy prevail.