

Building Cleaning & Maintenance Service Contractors Industry

Insurance Coverage Analyzer

The Hartford offers a broad range of products to meet the unique insurance needs of building cleaning and maintenance service contractors. Use this Insurance Coverage Analyzer to compare The Hartford's offerings with other carriers, and see how we're putting our strength to work for you and your clients.

Key Points of Comparison	Analysis Tip	The Hartford's Coverages	Other Carrier's Coverages
General Liability (GL Choice)			
<input type="checkbox"/> Broad Form Endorsement with Coverage Extensions	Coverage extensions enhance the standard industry coverage.	Our broad form endorsement adds four unique coverages at <i>no added cost</i> , as listed below:	<hr/> <hr/> <hr/>
<ul style="list-style-type: none"> • Lost Key Coverage 	This coverage option must be specifically added to the policy.	A \$100,000 limit is provided for the cost of lost keys, adjustment to locks and the cost of new locks and their installation.	<hr/> <hr/> <hr/> <hr/>
<ul style="list-style-type: none"> • Coverage for Property in your Care, Custody and Control 	Some policies do not provide full limits or enough coverage.	Full policy limits are available to cover damages to property loaned to the insured or in the insured's care, custody or control. No deductible applies.	<hr/> <hr/> <hr/> <hr/>
<ul style="list-style-type: none"> • Theft of Customer Property Damage Coverage 	This option must be specifically added to the policy.	A \$300,000 limit is supplied to cover the insured's legal liability for loss arising out of burglary, robbery, theft or mysterious disappearance to tangible property, including loss of use.	<hr/> <hr/> <hr/> <hr/> <hr/>
<ul style="list-style-type: none"> • Employee Benefits Liability 	Most policies are written on a claims-made basis.	Our policy is written on an occurrence basis.	<hr/> <hr/>



Key Points of Comparison

Analysis Tip

The Hartford's Coverages

Other Carrier's Coverages

Additional Coverage

- Limited Pollution Endorsement

Many competitors do not offer this coverage or do not offer it for such a minimal premium.

For a nominal cost, this optional coverage provides limits up to \$300,000/\$300,000 for bodily injury, property damage, or cleanup costs arising from a covered pollution incident that occurs at a job site.

- Umbrella

Carriers may not include broad coverages or higher limits.

Limits are available up to \$15 million. Having both primary and umbrella coverage with one carrier simplifies claim handling, eliminating potential gaps.

Property Coverage (Property Choice®)

- Dependent Properties Coverage

Most policies do not offer this coverage.

Our policy provides contingent business interruption with an automatic \$100,000 limit, which can be increased.

- Web Sites

Few carriers offer special Web site coverage.

A \$25,000 limit is provided for loss of business income resulting from the disruption of a Web site that is housed on a service provider's server. Coverage is provided for up to seven days, subject to a 12-hour waiting period.

- Electronic Vandalism

Carriers may not offer this coverage or may provide it through a separate policy.

Our policy covers direct physical damage to computer equipment, media, data and software caused by viruses, hackers and other attacks.

Building Cleaning & Maintenance Service Contractors SPICE® Endorsement

- Business Personal Property (BPP) at Unnamed Premises or in Transit

Offsite work creates exposures for property (goods in process or equipment) at premises of others.

We automatically provide \$100,000 in coverage for BPP per occurrence. Higher limits at one or more specified locations can be scheduled on the policy.

- Business Income

Many policies apply separate limits at each location.

Our endorsement provides an additional \$25,000 limit of basic business income at scheduled premises.

- Coverage for Employee Theft, Forgery & Alterations, and Money & Securities

Most property policies exclude this coverage.

Our policy offers a special endorsement that covers each of these with separate limits:
> Employee Theft – \$50,000
> Forgery & Alterations – \$25,000
> Money & Securities – \$25,000

Workers' Compensation Coverage

- Extended Options Package

Our extended options package ensures broad protection for your clients.

This endorsement offers waiver of subrogation, increased Employers Liability limits and more, all for a nominal charge.

Key Points of Comparison

Analysis Tip

The Hartford's Coverages

Other Carrier's Coverages

Commercial Auto Coverage Broad Form Endorsement

<input type="checkbox"/> Employees as Insureds	Some carriers may not cover employees driving their own cars on company business.	If an employee is driving his or her own car on company business with permission and has an accident, the employee is afforded personal liability protection in excess of his or her personal auto insurance.	_____ _____ _____ _____ _____ _____
<input type="checkbox"/> Hired Auto Physical Damage	Most policies will not address physical damage to rental vehicles without separate coverage.	If we are providing liability and physical damage coverage on at least one owned auto, we will provide \$50,000 limit per loss for hired auto physical damage.	_____ _____ _____ _____ _____
<input type="checkbox"/> Extra Expense Broadening Coverage	Many carriers do not consider expense associated with returning a stolen vehicle to the insured as a "loss" to a covered auto.	We will pay extra expense associated with returning a stolen vehicle to you.	_____ _____ _____ _____
<input type="checkbox"/> Lease Gap Coverage	Companies may lease their vehicles in their company fleet.	In the event of a total loss to a leased, covered auto for which the lessor has been added as an additional insured, we will pay the outstanding balance of the lease (excluding taxes, penalties and overdue amounts) if it exceeds actual cash value.	_____ _____ _____ _____ _____ _____

This document provides an overview of coverages and services. 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 terms and conditions of the policy prevail. For details on this or any of The Hartford's programs, contact your Middle Market representative, or visit the EBC.