

Janitorial Services Product

- ④ Commercial, office or residential cleaning services
- ④ Up to 20 employed workers
- ④ Floor waxing up to 50 percent of total operations
- ④ Subcontracted cleaning services up to 25 percent of annual sales
- ④ Ancillary operations such as lawn maintenance, landscaping, incidental interior painting, carpet and window cleaning, permitted up to 50 percent (combined) of annual sales



PRODUCT ADVANTAGES

- ▶ Rated based upon number of full and part-time workers
- ▶ Ability to build coverage to address applicant's risk tolerance level and budget; including:
 - General liability only
 - Broad Form Property Damage Extension
 - Employee theft coverage
 - Subcontracted work coverage
 - Inland marine coverage – equipment, rental reimbursement, lost key
 - Add blanket additional insured
 - Add building and/or contents coverage
- ▶ No general liability deductible
- ▶ Ability to consider new ventures
- ▶ Ability to consider risks that have incurred a recent loss

AVAILABLE LIMITS

- ▶ General liability up to \$5,000,000/\$5,000,000
- ▶ Broad Form Property Damage Extension up to \$5,000/\$25,000
- ▶ Employee theft up to \$100,000/\$200,000
- ▶ Contractors' equipment - \$2,500 per item/\$10,000 any one loss
- ▶ Rental reimbursement - \$250 per day/\$5,000 any one loss
- ▶ Lost key - \$25,000 limit
- ▶ Property up to \$3,000,000

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ No cleaning of mercantile establishments while open for business
- ▶ Located in New Brunswick, Northwest Territories, Nunavut and Quebec
- ▶ Handyman operations
- ▶ Street cleaning or debris removal
- ▶ Insurance claim response, water removal/extraction, mold remediation, hood/duct cleaning or pressure washing

CALL 1-888-216-5838 FOR YOUR PHONE QUOTE

CLICK ON THE LINK ON MAIN WEB PAGE FOR ONLINE QUOTE

EMAIL COMPLETED APPLICATION TO COMMERCIAL@MILNCO.CA

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.