



Is your janitorial business protected?

Get the insurance you need

TAILORED COVERAGE FOR JANITORIAL SERVICES

GENERAL LIABILITY (GL)

Protects your business from a third party's claims of bodily injury, property damage, and personal injury like slander and libel.

BUSINESS PERSONAL PROPERTY COVERAGE (BPP)

Available as an add-on to a GL policy, Business Personal Property Coverage covers accidental damage to your personal business property on premises (e.g. computers, printers, tablets, and office furniture). Coverage is also provided for property off-premises, such as laptops, mobile phones, tools and other equipment.

ELIGIBLE PROFESSIONS



Dryer vent cleaning



Janitorial/cleaning services



Residential cleaning services (interior and exterior)



Small commercial office cleaning services (interior only)

Call me to get a quote today!

Ann M. Curcuru | (248) 765-4671 | ann@curcuruagency.com | www.curcuruagency.com

Why do I need insurance?



Common risks for janitorial professionals

- Bodily injury
- Defamation, libel, slander
- Medical expenses
- Third-party property damage

One in 35 janitorial professionals experience a claim*

JANITORIAL SERVICES CLAIM SCENARIOS

GL CLAIM EXAMPLES

Third-party property damage: While cleaning a home, you accidentally leave a faucet running at the residence, causing overflow and significant water damage to the home. General liability insurance protects against third-party claims of property damage, and would cover the cost to fix it.

Bodily injury: You have been commissioned to wax the floor of a convenience store. A patron in the store slips and falls, breaking his leg. The patron sues the convenience store, who in turn sues you. General liability insurance protects cleaners against third-party claims of bodily injury, associated medical costs, and potential legal action.

Why insure your business through Hiscox?



Experts in small business

- The only insurer to specialize in small business



100 years of experience

- Origins dating back to 1901



Flexible payment options

- Pay monthly or annually



Strong customer service

- Rated 4.7 out of 5 with 10,808 reviews (between 10/2011 and 4/2018)

Ready to get started?

Contact me today to get same-day coverage for your business

Name: Ann M. Curcuru

Telephone: (248) 765-4671

Email: ann@curcuruagency.com

HERE'S SOME INFORMATION THAT YOU'LL NEED

- ✓ **Business location**, including the physical address, whether you own or rent the location, and square footage
- ✓ **Number of employees**, now and anticipated over the next year. Include full-time, part-time and temporary employees
- ✓ **Estimated gross sales** for the next 12 months, and estimated gross sales from your largest single customer
- ✓ **Estimated payroll expense** for the next 12 months
- ✓ If your business uses a **written contract**, have an example available

There will be additional questions, depending on your answers to these and the type of business you have.

*Based on Hiscox claim data from 1/1/2016-1/10/2019

This information is provided to assist you in understanding the coverage Hiscox offers and does not modify the terms and conditions of any insurance policy, nor does it imply that any claim is covered. Coverage is subject to underwriting approval, and coverage terms and limits may vary by class of business and may not be available in all states.

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