



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Janitorial Services Product

Our Janitorial Services Product provides comprehensive coverage for the unique exposures faced by today's Residential and Commercial contractors. All coverages are provided by a single policy.

COVERAGE AND PRODUCT FEATURES:

- ▶ Commercial General Liability, Property and Inland Marine
- ▶ Broad optional coverages vital to Janitorial Service are available:
 - Contractor's Equipment Floater
 - Rental Reimbursement for Damaged Equipment
 - Lost Key coverage
 - Property Damage Extension
- ▶ Coverage Available for:
 - Independent Contractors
 - Blanket Additional Insured available for Commercial Janitorial Contractors
- ▶ All the above coverages under one policy

COVERAGES:

- ▶ General Liability (Up to):
 - \$1,000,000 per Occurrence
 - \$2,000,000 General Aggregate

OPTIONAL COVERAGES:

- ▶ Contractor's Equipment Floater:
 - \$10,000 blanket limit
 - \$2,500 any one item
 - \$500 deductible
- ▶ Rental Reimbursement:
 - \$250 per day
 - \$5,000 any one loss
- ▶ Lost Key:
 - \$25,000 Limit
- ▶ Property Damage Extension:
 - \$5,000 each Occurrence
 - \$25,000 Aggregate
- ▶ Independent Contractors (Same as CGL)

- ▶ Commercial Umbrella up to \$5,000,000

ADDITIONAL ADVANTAGES:

- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ Competitive pricing
- ▶ Rates per employee
- ▶ A.M. Best rated A++ carrier





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This preferred product targets risks performing interior cleaning of Residential, Mercantile, and Office properties. Premium is based on number of full-time employees and part time employees.



The HIT ZONE – *Our highest hit ratio*

- 🎯 Up to 30 employees
- 🎯 Up to \$1,000,000 in annual sales
- 🎯 No floor waxing operations
- 🎯 No General Liability losses/claims incurred in the past three (3) years
- 🎯 Operations performed at Residential, Mercantile, and Office locations only
- 🎯 Risks performing exterior operations on risks no more than 4 stories

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Up to 50% of the operations dedicated to Floor Waxing
- ▶ Interior cleaning of Mercantile properties while closed for business
- ▶ Interior cleaning of Office and Residential locations.
- ▶ No more than two (2) General Liability losses or claims (excluding closed without payment) incurred in the past three (3) years

PRODUCT ADVANTAGES

- ▶ Can now offer the option to provide Property Coverage
- ▶ Can now offer Property Damage Extension and Inland Marine Coverage on an optional basis
- ▶ No Liability Deductible
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ Non-auditable exposure base
- ▶ Coverage for independent contractors available
- ▶ A.M. Best rated A++ carrier

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INELIGIBLE RISKS

- ▶ Risks whose annual subcontract costs exceed 25% of their annual sales
- ▶ Risks handling infectious waste or hazardous materials
- ▶ Risks with prior, existing or pending bankruptcies in the past 5 years
- ▶ No operations involving insurance claim response, water removal/extraction, mold remediation or hood/duct cleaning

AVAILABLE LIMITS:

- ▶ \$1,000,000 Occurrence/\$2,000,000 Aggregate
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverages

SUBMISSION REQUIREMENTS

- ▶ Our Janitorial Services Application (JSA) completed and signed by the owner or officer of the company and returned to us within 21 days of binding