



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 916 780 7000 Fax: 916 780 7181

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 (up to 25% of total receipts)
 - Blanket additional insured available for commercial janitorial contractors
- ▶ All the above coverages under one policy
- ▶ No liability deductible
- ▶ Can consider floor waxing exposures up to 50% of total operations

COVERAGES:

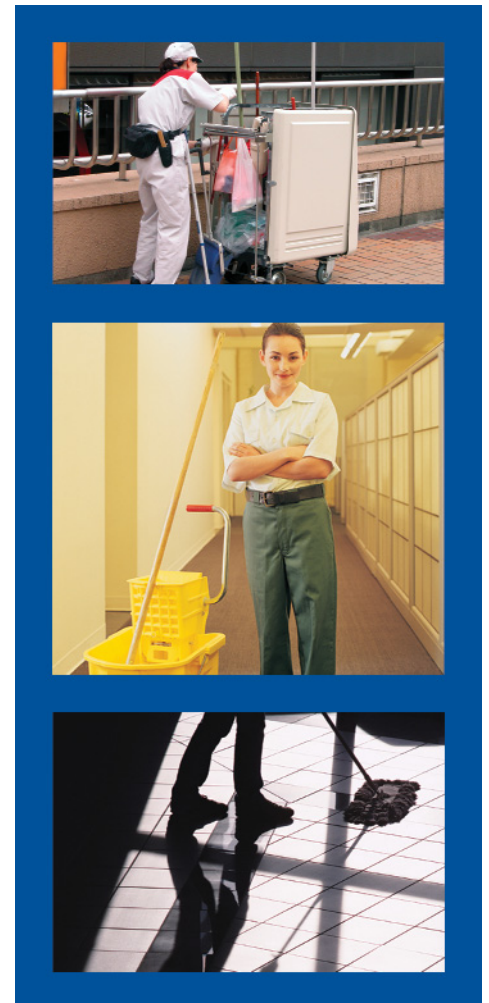
- ▶ General liability (up to):
 - \$1,000,000 per occurrence
 - \$2,000,000 general aggregate

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 (residential, office and mercantile rates)
- ▶ Rates per employee
- ▶ A.M. Best rated A++ carrier
- ▶ Policy is non-auditable
- ▶ Available for online quoting
- ▶ Free and substantially discounted background check services provided to all janitorial policy holders





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This product targets risks performing interior cleaning of Residential, Mercantile and Office properties.



The HIT ZONE – *Our highest hit ratio*

-  Up to 20 full time employees
-  Operations performed at residential and/or office locations only
-  No subcontracting cost more than 25% of total receipts
-  Operations consist of janitorial services only

PRODUCT ADVANTAGES

- ▶ Property Damage Extension and Inland Marine Coverage on an optional basis
- ▶ No liability deductible
- ▶ Coverage for independent contractors (up to 25% of total receipts) available
- ▶ Blanket Additional Insured coverage available for commercial cleaning operations

ELIGIBILITY LIST – (Includes all of the above hit zone characteristics)

- ▶ Applicant operates only at residential, mercantile and office locations
- ▶ No work performed at mercantile locations when they are open for business or accessible to the general public
- ▶ No more than 50% of total operations dedicated to floor waxing
- ▶ No products sold under the applicant's name or label
- ▶ No street cleaning or debris removal operations
- ▶ No "handyman" operations, including painting, plumbing or carpentry
- ▶ A maximum exposure of 25% of sales for operations involving landscaping, lawn maintenance, carpet cleaning and window cleaning (combined)
- ▶ No handling of infectious waste or hazardous material
- ▶ No exposure to Health Care (other than doctor's office) or Assisted Living Facilities
- ▶ No operations involving Insurance Claim Response, Water Removal/Extraction, Mold Remediation, Hood/Duct Cleaning or Security
- ▶ No exterior operations over 4 stories
- ▶ No more than 2 general liability losses / claims incurred in the past 3 years
- ▶ No past, present or future operations in Alaska, Louisiana or West Virginia
- ▶ No operations on buses, trains, airplanes or in terminals/stations
- ▶ No past, pending or planned bankruptcy or judgment for unpaid taxes against the insured or any officer, partner, member of owner of the applicant individually within the past five (5) years