

Janitorial Services Product

Claim Examples

- ▶ **Bodily Injury:** The insured had waxed a client's floor prior to them opening for the day. A delivery person walked into the building and slipped on the wet floor breaking his hip. The insured was found negligent for not placing a slippery when wet sign in the hallway and incurred a loss of \$32,000.
- ▶ **Contractors Equipment Floater:** The insured kept a piece of his equipment in the hallway of his client during the day. One afternoon a fire occurred in the hallway that destroyed the insured's vacuum cleaner. The insured filed a claim to replace the vacuum for \$2,200.
- ▶ **Rental Reimbursement:** The insured used a specialized piece of waxing equipment to clean his client's floors. One of his employees forgot to place the machine back into his car trunk and backed over it when pulling out of the client's parking lot. The insured needed to lease a machine until his could be repaired. He was reimbursed \$1,500 for the rental.
- ▶ **Property Damage Extension:** One of the insured's employees was dusting a client's bookshelf and accidentally knocked over and broke a vase. The vase required replacement due to the insured's negligence. The incurred loss totaled \$475.
- ▶ **Lost Key:** The insured kept all of his client's keys on one key ring and lost the key ring requiring him now to pay the cost to replace all the locks at each of each client's premises totaling \$3,500.