INSURANCE CONSIDERATIONS

FOR JANITORIAL SERVICES

With a team of janitors, custodians, supervisors and office staff, your janitorial business keeps office buildings, retail centers, medical facilities and schools clean, usually under ongoing contracts that set which services you perform and how often. Most of that work happens at your clients' properties, often in the evening, overnight or on weekends when buildings are empty. On a typical shift, your crews may empty trash, clean and sanitize restrooms and shared spaces, care for floors and glass, restock supplies, and lock up and set alarms on the way out.

That work exposes your business to property, employee safety and liability risks, and many clients expect proof of insurance before your crews start. Keep reading for an outline of common exposures for janitorial businesses and the coverage that can help address them.

Common Exposures

Here's a breakdown of key exposures your janitorial business may face:



Property: Your crews likely rely on several types of tools and equipment (e.g., mops, brooms, buckets, wet and dry vacuums, automatic and riding floor scrubbers, floor buffers and polishers, carpet extractors, ladders and carts). You probably also have office and storage space where you run the business and keep important materials (e.g., cleaning solutions, disinfectants, paper products, protective equipment, computers and client contracts). Unexpected events (e.g., fires, inclement weather, theft and vandalism) could damage, destroy or take this property, leaving you with significant recovery expenses. Your fire risk may be higher if you store large quantities of flammable cleaning solvents on-site. Powered cleaning equipment can also break down due to electrical or mechanical failures. And if you keep equipment at clients' buildings or move it between jobsites, it could be damaged or stolen while in transit or stored off-site.



Auto: Your team frequently travels between your office and clients' properties, often with supplies and equipment in tow. Larger operations may run a fleet of vans to transport cleaning crews. In smaller operations, staff may drive their personal vehicles for work, which creates hired and nonowned auto (HNOA) exposures. Much of this driving happens during the evening or at night, when reduced visibility and driver fatigue can raise the likelihood of accidents. Unsecured equipment and supplies can also shift during transit and distract drivers. If one of your employees is involved in a collision, your business could face substantial expenses from vehicle damage and bodily injuries.



Employee safety: Even with proper precautions in place, your employees can still get hurt or sick on the job. Common occupational ailments in janitorial work include slips, trips and falls; musculoskeletal disorders due to repetitive tasks and the use of vibrating equipment; back, neck and shoulder injuries from lifting heavy or awkward items; skin irritation, chemical burns and respiratory issues caused by contact with cleaning chemicals and disinfectants; cuts and puncture wounds from handling trash that contains sharp objects; falls from ladders; and bodily trauma resulting from vehicle-related accidents. Employees who work alone at night may also face a greater risk of workplace violence.



Liability: If a third party (e.g., a client, building occupant, vendor or passerby) is injured or has property damaged because of your operations, your business could be held liable for the losses. For example, a building tenant could sue you after slipping on a floor that was mopped without a warning sign in place. Your staff could also damage client property while doing their jobs, such as by using the wrong cleaning product and ruining a finished wood or marble surface or by knocking over expensive office equipment. Standard general liability policies often exclude damage to property in your care, custody or control, so these claims could go unpaid without the proper endorsement. On top of that, many commercial clients require you to carry specific insurance limits, provide certificates of insurance and name them as an additional insured before work can begin.

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Crime: Your employees typically have unsupervised access to clients' buildings, often after hours, along with keys, access cards and alarm codes. That access raises your crime exposure. If an employee steals cash, equipment or personal belongings from a client's property, your business may have to answer for the loss. You may also face internal threats, such as staff stealing supplies and equipment or committing payroll and billing fraud. Either way, these incidents can cost you money and damage the client relationships your business depends on.



Lost keys: Because your staff carry keys and access cards for multiple client properties, these items could be lost or stolen. When that happens, a client may require you to pay for rekeying or replacing locks throughout an entire building, which can get expensive in large facilities.



Environmental: Your business regularly uses and stores chemicals that could harm people and the environment if handled incorrectly. Improper mixing, storage or disposal could release harmful fumes into an occupied building or allow chemicals to enter drains and contaminate public soil or water sources. Anyone who falls ill or is otherwise harmed could sue your business for their losses and cleanup costs.



Cyber: You may rely on digital systems and software to schedule crews, track time and attendance, invoice clients, process payments and store employee and client records, including building access details. That technology can leave your business exposed to data breaches, ransomware and other cyberattacks. After an incident, you could face service disruptions and costs related to notifying affected individuals, recovering lost or damaged data and technology, handling legal and reputational fallout, and putting new cybersecurity measures in place.

Coverage Considerations

To address these exposures and protect your business from potential losses, consider the following forms of coverage:

- **Commercial property insurance:** This coverage can help pay repair or replacement costs if your commercial property (e.g., office space, storage areas, cleaning supplies and equipment) is damaged, stolen or destroyed by a covered event.
- **Equipment breakdown coverage:** If your equipment stops working due to an unexpected electrical or mechanical breakdown, this coverage can help pay to repair or replace it.
- **Inland marine insurance:** This coverage can help pay for losses when your tools and equipment are lost, stolen or damaged while in transit or stored at clients' properties.
- **Commercial auto coverage:** If a vehicle in your fleet is involved in an accident, this coverage can help with the resulting vehicle repair and bodily injury expenses.
- **HNOA coverage:** This coverage can help with expenses if your staff are involved in accidents while driving rental or personal vehicles for work.
- **Workers' compensation coverage:** If your employees are injured or become ill on the job, this coverage can help pay their hospital bills, treatment costs and lost wages.
- **General liability insurance:** This coverage can help if your business is held legally or financially liable for injuries, harm or damage to another party or their property. A care, custody or control endorsement can extend this coverage to client property that's damaged while your crew is working on or around it.
- **Janitorial bonds:** Also called janitorial service bonds, these bonds protect your clients if one of your employees steals from them while working on their premises. Many commercial clients require a bond before awarding a cleaning contract, so having one in place can help you compete for work.
- **Commercial crime insurance:** Also known as fidelity insurance, this coverage can help reimburse your business for its own losses from employee theft, fraud, forgery and other business-related crimes.
- **Lost key coverage:** This coverage can help pay to replace lost or stolen client keys and to rekey or replace locks at a client's property.

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- **Pollution liability insurance:** If your business is held liable for releasing chemicals or other pollutants during its work, this coverage can help pay bodily injury, property damage, cleanup and defense costs.
- **Cyber liability insurance:** This coverage can help with certain first-party and third-party expenses if your business experiences a data breach, ransomware attack or other cyber incident.
- **Umbrella and excess coverage:** If a claim exceeds the limits on your primary liability policies (e.g., commercial auto and general liability insurance), this coverage can provide additional protection. Umbrella policies can also broaden your existing coverage and help you meet higher limits required by client contracts.

Contact us today for additional risk management guidance and insurance solutions.

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