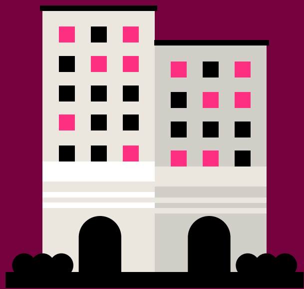

Customized coverage helps your janitorial clients manage risks in one sweep.

Underwriting | Industry Spotlight

Janitorial Services
Businesses providing commercial and residential interior cleaning services.

Spectrum® BOP	Maximum Property Values • $15M per location • $20M per policy
Workers' Compensation	Maximum Payroll • $1.25M per policy

What Good Looks Like

- 3+ years of ownership; management experience
- Incidental pressure-washing of building exteriors from ground level
- Floor waxing; incidental exposure in low traffic areas
- Limited exposure to heights

Out of Appetite

- Industrial cleaning firms (e.g., chemical plants, petroleum refineries, food processing plants, aircraft cleaning)
- Work more than 2 stories high or more than 30 feet above ground level
- Window cleaning more than 1 story high unless from ground level with an extension pole
- Businesses specializing in:
  - » Disaster services (e.g., fire, flood, smoke damage)
  - » Remediation services and/or other hazardous waste removal and biohazard operations

Spectrum Class Code	Description
73451	Janitorial Services - Commercial
73461	Janitorial Services - Franchise
46871	Janitorial Services - Residential
73481	Office Cleaning Service

Workers' Comp Class Code	Description
9014	Janitorial Services (by contractor; no window cleaning above ground level)
0917	Residential Cleaning Services (excl FL)
9008 (CA specific code)	Building Cleaning and Maintenance Services

The Hartford

Spectrum® BOP Key Optional Liability Coverages

Contractors' Tools & Equipment Coverage:

- Available on property and liability policies; building or building personal property coverage not required.
- Unscheduled contractors' equipment endorsement includes optional rental reimbursement coverage; limits up to $100K available.

A workers' compensation experience that gives you more.

In addition to our BOP, we offer market-leading workers' compensation with more flexibility, more options and more opportunities to win.

Benefit from:

- Increased bindability
- Competitive rates
- Higher yields

And remember, we want to write your monoline business.

Make us your "go to" for workers' compensation.

- **Faster, easier policy changes** – Every workers' compensation policy change is available through the EBC and most are processed in real time. View all capabilities.
- **A better audit experience** – Audit dashboard offers transparency into customers' audit status; availability of ACORD messages to alert you when an audit is going into estimation. Check out the dashboard.

Quote BOP and workers' comp through The Hartford today.

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