



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

► Underwriting | Industry Spotlight

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

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

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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