CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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JANITORIAL BUSINESS — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for commercial janitorial and building-maintenance contractors. Priorities reflect typical exposure; confirm against sites serviced and after-hours access.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Commercial General Liability**	Covers injuries and damage at customer sites, including slips on freshly cleaned floors.	CORE
☐	**Janitorial Bond / Third-Party Crime**	Covers theft by employees from customers — GL doesn't cover it.	CORE
☐	**Workers' Compensation**	Required in most states; slips, lifting, and chemical exposure drive claims.	CORE
☐	**Employment Practices Liability (incl. Third-Party)**	Covers harassment and wage claims in a large, dispersed workforce.	PREVALENT
☐	**Hired & Non-Owned Auto**	Covers workers driving between sites.	PREVALENT
☐	**Pollution Liability**	Needed for remediation, biohazard, or mold work — excluded from GL.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is theft and harassment exposure from a night-shift workforce. Janitors often work alone in customers' buildings after hours, and customers expect a janitorial bond that general liability doesn't replace. Harassment of night-shift cleaners has drawn EEOC action, and California requires janitorial employers to register and give recurring harassment training. Background checks, key logs, a way to report harassment outside the chain of command, and EPL coverage close most of the gap.

IMPORTANT — PLEASE READ