

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

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.