

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 residential cleaning and maid services. Priorities reflect typical exposure; confirm against how cleaners are hired and get to jobs.

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 damage to clients' homes and injuries caused by the work.	CORE
☐ Janitorial Bond / Third-Party Crime	Covers theft by cleaners from clients' homes — GL excludes it.	CORE
☐ Workers' Compensation	Required in most states for employees.	CORE
☐ Hired & Non-Owned Auto	Covers cleaners driving their own cars between homes.	CORE
☐ Employment Practices Liability	Covers wage and misclassification claims.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for theft from clients. Cleaners work in homes without anyone present, and theft allegations are the defining claim — but general liability excludes employee theft. A janitorial bond responds, and consistent teams, coded keys, background checks, and a written process for missing-item reports help defend the claims. Cleaners driving their own cars between homes also create auto exposure that hired and non-owned auto coverage addresses.

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.