CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-MAID-CHK Rev. 09-2026

RESIDENTIAL CLEANING & MAID SERVICE — 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 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