



**We Help You Control More
of What Seems Beyond It**



For us, it's about helping you control more of what's beyond your control. We understand that as a Commercial and Industrial Cleaning Service company, you face distinctive property and liability risks as you operate within businesses owned by others. Our Janitorial Service Program is designed to meet these needs through tailored and comprehensive coverages.

Our policies include the general coverages needed by all businesses as well as the specialty coverage important to the commercial cleaning industry. Additionally, we offer several coverages that can be increased to meet your individual and specific needs.

Commercial Property Highlights

• Accounts Receivable	\$25,000
• Back-Up of Sewers and Drains	\$10,000
• Brands & Labels	\$10,000
• Electronic Data Processing	\$15,000
• Employee Dishonesty	\$10,000
• Fine Arts	\$10,000
• Forgery & Alteration	\$2,500
• Key & Lock Replacement	\$100,000
• Money & Securities	\$10,000 Inside / \$5,000 Outside
• Money Orders, Counterfeit Money	\$1,500
• Outdoor Property:	
Outdoor Fences, Radio & TV Antennas	\$15,000
• Outdoor Property: Trees, Shrubs, Plants (\$500 maximum any one item)	\$5,000
• Outdoor Signs	\$10,000
• Personal Effects and Property of Others	\$15,000
• Pollutant Clean Up and Removal	\$15,000
• Property In the Care, Custody or Control of Salespersons	\$10,000
• Property in Transit	\$15,000
• Property Off-Premises	\$25,000
• Spoilage	\$10,000
• Theft Damage to Buildings	\$5,000
• Valuable Papers and Records — Other than Electronic Data	\$25,000

General Liability Highlights

• Additional Insured — Blanket when required by written contract or agreement	Included
• Extended Property Damage:	
Occurrence	\$2,000
Aggregate	\$4,000
• Fire, Lightning, Explosion, Smoke or Leakage from automatic Fire Protection System — for leased premises	\$500,000
• Medical Payments	\$10,000
• Newly Formed or Acquired Organizations — (Not Available in Virginia)	180 Day Notice

Optional Enhancements

• Amended Property Damage Coverage	
Limit — Any One Occurrence	\$100,000
Aggregate Limit — All Covered Occurrences	\$200,000
Deductible	\$250
Includes:	
Property loaned to you	
Personal Property in your Care, Custody or Control	
Real Property on which you work, if the property damage arises out of those operations	
Property that must be restored, repaired or replaced because of your work that was incorrectly performed	
Option available to add mysterious disappearance	
• Umbrella Limits—Available up to \$10,000,000	
• Unauthorized Telecommunications Equipment or Electronic Equipment Usage - \$5,000	

(Note: These coverages are a representation of those available at the time of printing. Consult your agent for those coverages best suited to your business needs.)



Trust . Integrity . Agility . Excellence | For more information... visit us on the web at www.wrbmag.com

Berkley Mid-Atlantic Group is rated A+ (Superior) by A.M. Best and is a Member Company of W.R. Berkley Corporation.

Acadia Insurance Company • Continental Western Insurance Company • Firemen's Insurance Company of Washington, D.C. • Union Insurance Company

