

CUSTOMIZED COVERAGE HELPS YOUR JANITORIAL CLIENTS MANAGE RISKS IN ONE SWEEP.



JANITORIAL SERVICES

Businesses providing commercial and residential interior cleaning services

Spectrum Class Code	Description
73451	Janitorial Services - Commercial
73461	Janitorial Services - Franchise
46871	Janitorial Services - Residential
73481	Office Cleaning Service
Workers' Comp Class Code	Description
9014	Janitorial Services (by contractor; no window cleaning above ground level)
0917	Residential Cleaning Services (excl FL)
9008 (CA specific code)	Building Cleaning and Maintenance Services

SPECTRUM BOP

Maximum Property Values

- \$15M per location
- \$20M per policy

WORKERS' COMPENSATION

Maximum Payroll

- \$1.25M per policy

→ WHAT GOOD LOOKS LIKE

- 3+ years of ownership; management experience
- Incidental pressure-washing of building exteriors from ground level
- Floor waxing; incidental exposure in low traffic areas
- Limited exposure to heights

✖ OUT OF APPETITE

- Industrial cleaning firms (e.g., chemical plants, petroleum refineries, food processing plants, aircraft cleaning)
- Work more than 2 stories high or more than 30 feet above ground level
- Window cleaning more than 1 story high unless from ground level with an extension pole
- Businesses specializing in:
 - » Disaster services (e.g., fire, flood, smoke damage)
 - » Remediation services and/or other hazardous waste removal and biohazard operations



➤ SPECTRUM BOP KEY OPTIONAL LIABILITY COVERAGES

Contractors' Tools & Equipment Coverage:

- Available on property and liability policies; building or building personal property coverage not required
- Unscheduled contractors' equipment endorsement includes optional rental reimbursement coverage; limits up to \$100K available





► A WORKERS' COMPENSATION EXPERIENCE THAT GIVES YOU MORE

In addition to our BOP, we offer market-leading workers' compensation with more flexibility, more options and more opportunities to win.

BENEFIT FROM:

- Increased bindability
- Competitive rates
- Higher yields

Higher Retention

- Our payroll billing option can boost policy retention by 3 points¹ while offering customers cash flow benefits. [See more benefits.](#)



And remember, we want to write your monoline business.



► ONLINE SOLUTIONS THAT SPEED UP SERVICE AND INCREASE TRANSPARENCY

Faster, easier policy changes

Every workers' compensation policy change is available through the EBC and most are processed in real time.

[View all capabilities.](#)

A better audit experience

Audit dashboard offers transparency into customers' audit status; availability of ACORD messages to alert you when an audit is going into estimation.

[Check out the dashboard.](#)

GIVE YOUR JANITORIAL CLIENTS THE CUSTOMIZED COVERAGE THEY NEED.

Quote BOP and Workers' Comp through The Hartford today.



¹ Based on a comparison of The Hartford's renewal data for workers' compensation policies with and without a payroll billing option for the period 2019-2020.

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Property
Liability
Workers' Comp
Business Auto