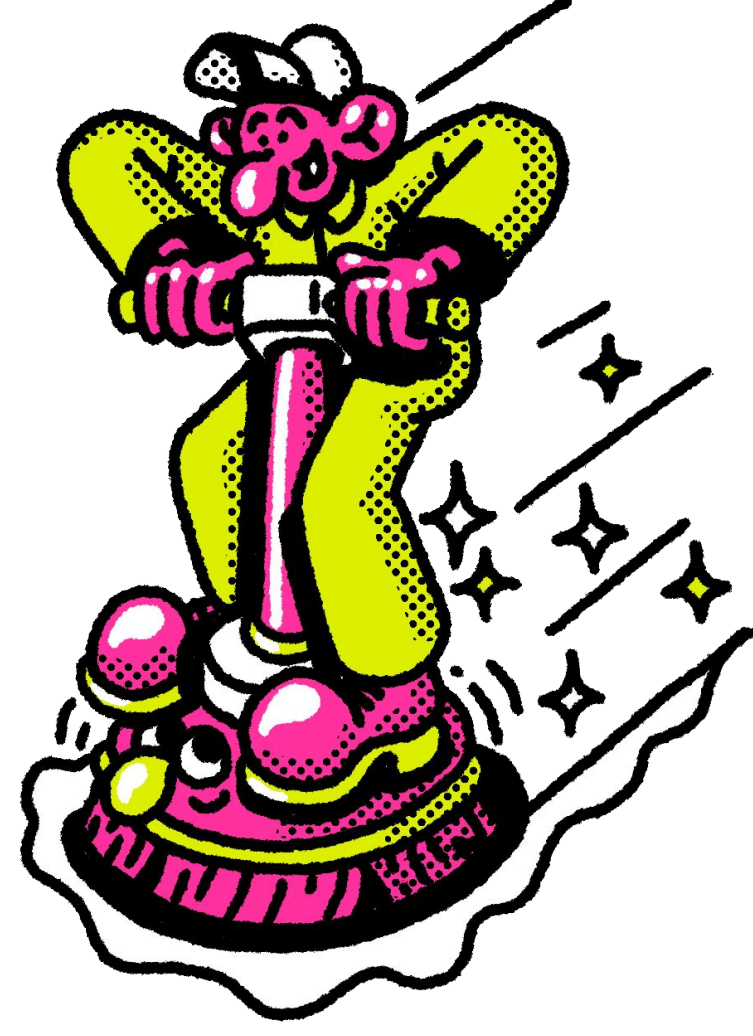
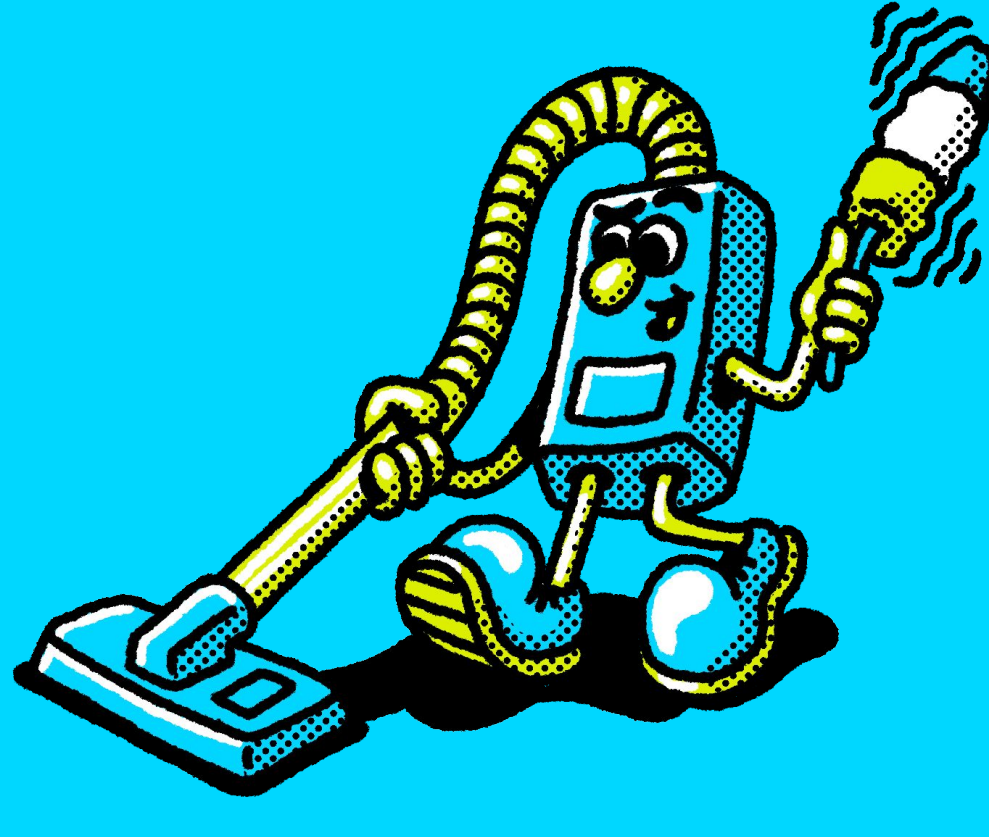


NEXT

CLEANING & JANITORIAL

We offer neat and tidy coverage packages for your cleaning and janitorial customers.



TARGET PROFESSIONS*

- Carpet Cleaning
- Floor Waxing
- House Cleaning and Maid Service
- Janitorial Services
- Pressure Washing
- Window Cleaning

AVAILABLE PRODUCTS*

Business Owner's Policy (BOP)

Liability

- Limits up to \$1M/\$2M
- \$0 deductible
- Add and remove several coverage enhancements such as cyber insurance, professional liability, hired non-owned auto, and more

Property

- Max TIV \$2M
- Building coverage, business personal property, business income and extra expense
- Business personal property max is \$300k
- AOP deductible \$500 to \$5k

General Liability (Standalone)

- Up to \$2M aggregate
- \$0 deductible
- Coverage highlights: Blanket additional insured, damage to rented premises, personal and advertising injury, products completed and more.

Umbrella/Excess Liability

- Available as an add on to general liability or business owner's policy
- Limits: \$1M/\$1M or \$2M/\$2M

Tools & Equipment

- Maximum limits available: \$30K
- \$0 deductible
- Coverage highlights: Tools & Equipment coverage includes blanket contractors/cleaners equipment, miscellaneous tools and borrowed equipment. Can be purchased as an add on to General Liability or Business owner's policy.

Workers' Compensation

- Minimum manual premium: \$5k for select contractor professions
- Coverage highlights: Blanket Additional Insured and Waiver of Subrogation is available

*Coverage and product availability varies by profession and/or state and is subject to change. See our [appetite checker](#) for state availability.

INELIGIBLE RISKS**

- Has had more than 2 claims in the last three years
- Has had more than \$20,000 in claims in the last three years
- Revenue and/or payroll is greater than \$5M
- Has had bankruptcies, tax or credit liens in the last 3 years
- An officer, owner, or partner of your business has been convicted of fraud, bribery, arson, or any arson-related crime in the past 5 years
- Performs work in the state of New York
- Performs cleaning on restaurant vents
- Performs jobs at convention centers, convalescent homes, grocery stores, hospitals, medical or dental offices

** including but not limited to

WHY NEXT?

Tailored coverage

- We offer coverage with carriers rated A and A- by AM Best.

Sell more insurance, faster

- Get immediate coverage for more than 1,300 professions.
- No additional documents or applications are needed to bind.
- We offer flexible monthly and annual payment options for insureds, such as ACH or debit/credit.

Our mission: To help agents thrive

- Our U.S.-based licensed agent support team is available to assist you by phone, email or chat from 8 a.m. to 6 p.m. CST.
- We handle all claims in-house for a seamless claims experience.
- You can service your customers easily using our agent portal: Instantly process endorsements, generate unlimited COIs and more.