SOUTHERN SPECIALTY UNDERWRITERS, LLC.
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Janitorial Services Product

This product targets risks performing interior cleaning of Residential, Mercantile and Office properties.

The HIT ZONE – *Our highest hit ratio*

- Up to 20 full time employees
- Operations performed at residential and/or office locations only
- No subcontracting cost more than 25% of total receipts
- Operations consist of janitorial services only

Product Advantages

- Property Damage Extension and Inland Marine Coverage on an optional basis
- No liability deductible
- Coverage for independent contractors (up to 25% of total receipts) available
- Blanket Additional Insured coverage available for commercial cleaning operations

Eligibility List – (Includes all of the above hit zone characteristics)

- Applicant operates only at residential, mercantile and office locations
- No work performed at mercantile locations when they are open for business or accessible to the general public
- No more than 50% of total operations dedicated to floor waxing
- No products sold under the applicant's name or label
- No street cleaning or debris removal operations
- No "handyman" operations, including painting, plumbing or carpentry
- A maximum exposure of 25% of sales for operations involving landscaping, lawn maintenance, carpet cleaning and window cleaning (combined)
- No handling of infectious waste or hazardous material
- No exposure to Health Care (other than doctor's office) or Assisted Living Facilities
- No operations involving Insurance Claim Response, Water Removal/Extraction, Mold Remediation, Hood/Duct Cleaning or Security
- No exterior operations over 4 stories
- No more than 2 general liability losses / claims incurred in the past 3 years
- No past, present or future operations in Alaska, Louisiana or West Virginia
- No operations on buses, trains, airplanes or in terminals/stations
- No past, pending or planned bankruptcy or judgment for unpaid taxes against the insured or any officer, partner, member of owner of the applicant individually within the past five (5) years