



JANITORIAL SERVICES | SMALL COMMERCIAL UNIT

COVERAGE AND PRODUCT FEATURES

- Commercial General Liability, Property and Inland Marine
- Broad optional coverages vital to Janitorial Service are available:
 - Contractor's Equipment Floater
 - Rental Reimbursement for Damaged Equipment
 - Lost Key coverage
 - Property Damage Extension
- Coverage Available for:
 - Independent Contractors
 - Blanket Additional Insured available for Commercial
 - Janitorial Contractors
- All the above coverages under one policy

COVERAGES

General Liability (Up to) \$1,000,000 per Occurrence; \$2,000,000 General Aggregate

OPTIONAL COVERAGES

- Contractor's Equipment Floater: \$10,000 blanket limit; \$2,500 any one item; \$500 deductible
- Rental Reimbursement: \$250 per day; \$5,000 any one loss
- Lost Key: \$25,000 Limit
- Property Damage Extension: \$5,000 each Occurrence
- \$25,000 Aggregate
- Independent Contractors (Same as CGL)
- Commercial Umbrella up to \$5,000,000

ADDITIONAL ADVANTAGES

- Quick quote turnaround
- Quick binder confirmation
- Competitive pricing
- Rates per employee
- A.M. Best rated A++ carrier

HOW WE HELP

As an insurance agent or broker, you need quick access to diverse markets and a wide variety of managing general agency expertise.

Towerstone's Small Commercial Unit (SCU) insurance professionals can provide access to some of the most competitive and comprehensive property and casualty markets available.

Towerstone operates as an SCU with in-house authority to write on behalf of 12 carriers. With the capability to write most main street business, with classes ranging from contractors, mercantile, manufacturing, hospitality, habitational and all types of commercial real estate. Towerstone can entertain multiple lines of business, including GL, Liquor, Property, Excess/Umbrella, D&O, Crime, Auto, Worker's Comp and Inland Marine.

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