MOODY CLEAN INSURANCE PROGRAM COVERAGE HIGHLIGHTS

Affordable Business Insurance Tailored for your Cleaning Company

The Moody Clean Insurance Program offers our clients a broad array of industry-specific coverages. The program is designed to allow customization of the policy to meet the unique needs of your business.

Highlights

- Competitive rates on Property and Liability insurance coverage tailored to your cleaning business' needs.
- Products and Completed Operations coverage for protection against damages caused by the work you perform for your customers.
- Loss Control information designed to assist you in maintaining a safe operation.
- Claims Services with 24 hour contact service.
- Payment plans with no financing or installment fees.
- From equipment to liability, the Moody Clean Insurance Program has the coverages you need to protect your business.

Business Liability

Business Liability protects your business against financial loss resulting from claims of damage, actual or alleged, to others caused by you or your employees for which you are legally obligated to pay.

- **Premises Liability –** provides protection for injury to others that occurs at your place of business or at your job site.
- **Products and Completed Operations –** covers you against injuries or damages to others caused by products you sell or by the work you perform for your customers.
- **Medical Expenses –** pays the applicable medical costs if someone is injured and needs medical treatment due to an accident on your premises or because of your operation.
- **Advertising/Personal Injury –** protects your business against claims of financial damages to others resulting from your advertisements. It also provides coverage for claims brought against you because of your actions or statements that are deemed slanderous or damaging to another person's reputation.
- **Defense Costs –** pays legal expenses for liability claims brought against your business, regardless of fault.
- **Tenant Liability –** protects your business against claims of damage due to file losses caused by you to premises that you rent.

Building & Business Property

Building and Business Property coverage provides for the repair or replacement of your building and equipment stock, furniture or fixtures that you own.

- **Building and Contents –** if your business contents are damaged or destroyed due to a covered loss, you will receive the cost to repair or replace your property up to a limit and coverage you select when you purchase your policy.
- **Business Income –** reimbursement for your loss of income resulting from a covered loss of your property. Extra expenses needed to continue your operations are also covered.
- **Off Premises Property Coverage** (coverage includes mobile equipment).
- **Equipment Breakdown –** If the equipment used in your business breaks down from a covered loss, you will be covered for the cost to repair or replace the damaged property. This equipment includes such items as computers and phone systems.
- **Money and Securities –** provides protection at or away from your premises for stolen, destroyed or lost money and securities used in your business.

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Tailored Cleaning Service Coverages

In addition to core coverages, we offer a full range of coverages that allow you to tailor the insurance policy to your needs, just as you tailor your cleaning services to meet the needs of your clients. Talk with your agent and find out how we can help protect your business.

- **Lost Key Coverage –** If you or one of your employees loses a customer's keys, coverage is provided to re-key their locks, install new lock cylinders and provide new master keys.
- **Employee Theft –** provides coverage for loss of money or property resulting from theft by an employee. Additional coverage is provided to a specified limit for loss from damage to covered property resulting from dishonest acts committed by an employee with respect to a person or firm for whom you are performing janitorial services. A conviction is not required if there is reasonable evidence to support the dishonest act and resulting loss.
- **Extended Property damage –** covers your legal liability for damage to your customer's property, while that property is in your care, custody, or control, and when such damage arises out of your professional work.

Other Important Coverages

- **Umbrella Liability –** When your business is based on service to the public, you take the risk of being sued. Umbrella coverage will give you liability protection over and above the limits of other policies in your business program. Talk to your agent about the right level of coverage for your business.
- **Business Automobile –** This coverage protects you against financial loss resulting from accidents involving the vehicles you use in your business. Talk to your agent about designing the right business auto policy to meet your needs.
- **Workers' Compensation –** Provides the coverage required by law in the event of an occupational accident of your employees. Moody Clean Insurance offers accessible, affordable coverage designed to meet your special needs as a small business owner. In addition, our managed care programs will help get your employees back on the job as soon as possible. Talk with your agent and find out how we can help you protect your business.
- **Cyber Liability –** Technology has created many conveniences for businesses that can better manage billing and client information. This convenience also opens the door to added risk. Cyber Liability coverage offers protection for breaches in security and privacy that could compromise important information about your clients and your business. Talk to your agent about how you can be protected if your system is breached.
- **Employment Practices Liability –** Encompasses a broad range of issues such as gender, race and age discrimination, harassment, wrongful termination and retaliation. Even businesses with strong Human Resources policies and procedures can face claims of wrongful employment activities. These claims must be defended. Legal fees are costly– the average employment suit is over $120,000. Talk with your agent about how this coverage could help protect your business.

Let's talk about how the Moody Clean Insurance Program can help your cleaning business!

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