



Small Cleaning Business Insurance Checklist



- General liability coverage** — When an employer or a contract refers to liability insurance, this is typically the type being referenced

General aggregate limit (the total amount a policy will pay for the whole policy period): _____

Occurrence limit (the total amount a policy pay will for one individual incident): _____

*Note: If a state or a job contract has minimum liability insurance requirements, they typically refer to the above coverage type, and will list a “per occurrence” minimum and an “aggregate” minimum.

Products and Completed Operations Coverage: Designed to cover physical injury and property damage claims caused by the products you use; it does not apply to products you sell

Personal and Advertising Injury Coverage: Needed to cover non-physical harm you cause related to defamation (libel and slander), invasion of privacy, or copyright infringement

Damage to Rented Premises Coverage: Made to cover damages you accidentally do to spaces you rent for work; if you rent the space for more than seven days, this only covers fire damage

Medical Expenses Coverage: Covers some medical costs for physical injuries suffered by others, even if you weren't at fault

*Note: The above coverages are often included within broader general liability policies and are not typically purchased separately, but it depends on the insurance provider.

Commercial Auto Insurance: Needed if you own or operate a vehicle for work purposes to cover accidents, vehicle damage, and damages done to others

Workers Compensation: Required in most states if you hire any employees, may be required if you hire 1099 contractors, depending on your specific state laws

Janitorial Bonds: Needed if you want coverage for an employee stealing from a client, and may be required by law depending on your state and services (FYI: bonds pay the client directly; they don't pay you)

Additional Insureds: Needed if an employer or client requires you to add them as an additional insured on your policy

Tools and Equipment or Inland Marine Insurance: Designed to cover your mobile or transportable business equipment in case of theft or damage, does not apply to permanently-installed items in offices or vehicles

Cyber Liability or Data Breach Coverage: Built to cover cybercrime, like recovery costs if your digital systems are hacked or your clients' data is stolen

Excess Liability or Umbrella Coverage: Needed if your contract requires higher liability limits than your base policy has (eg if your regular policy has a \$2 million aggregate limit, but your contract says you need \$4 million, you need a \$2 million excess liability policy)

Other terms to look for:

Occurrence-form policy: These policies cover claims *as long as the incident happened during the policy period*, but you can report the claim anytime.

Claims-made policy: These policies will only cover claims that are reported to your insurance company *during a specified reporting period*, and if the claim incident also *occurred during the policy period*. If a claim doesn't meet *both* these requirements, it won't be covered.

***Note: All insurance policies have their own rules, regulations, and exclusions. This checklist is intended as a guide only, and not as official legal advice.**

Preparing to Buy Insurance: What to Have/Know

Your name

Your business's official legal name (if you have one)

Your official business physical or mailing address

Your contact information

E-mail address

Phone number

A list of all the services you offer

The estimated size / revenue of your business

The number of employees you have (or will have)

A list of coverages you know need

A list of optional or additional coverages you want

The coverage limits you need

Additional Insured(s) information (if applicable)

Their official business / legal name

Their official mailing address

Their email

Their phone number

Documents You'll Need to be Cleaning Contract-Ready

Business license and registration certificates: To show you're properly licensed and authorized to provide cleaning services

Employer Identification Number (EIN): For tax purposes

W-9: For tax purposes

Doing Business As (DBA) certificate: If your business name differs from your legal name

State or city operating permit (if required in your area)

Certificate of Insurance (COI): To show you have the proper insurance coverage

Additional insured certificate: If you need to list a client as an additional insured, you can get a COI with their name on it

Bond or Janitorial Bond certificates (if required)

Training documents or certificates (if relevant): To provide proof you have the proper safety and/or skills training