



# 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