Cleaning Business Insurance Buying Worksheet

A COMPANION WORKSHEET TO OUR ON-PAGE CHECKLIST

Fill this out before or while requesting quotes. Give every insurer the same information so you can compare policies fairly and keep a record of what you selected.

Tip: Describe the work you actually accept, including occasional services. An insurer may price or exclude them differently.

1. ASSESS YOUR CLEANING BUSINESS RISKS

Record what you clean, where you work, and who helps. These details shape the risks an insurer evaluates.

Business Name:	**State(s) Where You Work:**	**Annual Revenue:**
Years in Business:	**Employees:**	**Subcontractors / Helpers:**
Annual Payroll:	**Claims in Past 5 Years:**	**Jobs Completed / Month:**

Services You Provide

- ☐ House or apartment cleaning
- ☐ Office or janitorial cleaning
- ☐ Move-in / move-out cleaning
- ☐ Carpet or upholstery cleaning
- ☐ Floor stripping or waxing
- ☐ Post-construction cleanup
- ☐ Ground-level window cleaning
- ☐ Work from ladders
- ☐ Pressure washing
- ☐ Disinfection / biohazard work
- ☐ Medical or care facilities
- ☐ Other: _____

How You Work

- ☐ I work alone
- ☐ Employees enter client properties
- ☐ I use subcontractors
- ☐ I hold client keys / access codes
- ☐ I work after business hours
- ☐ Clients require proof of insurance
- ☐ I use a personal vehicle
- ☐ The business owns a van or car
- ☐ Equipment stays in vehicle overnight
- ☐ I store equipment off-site
- ☐ I use strong cleaning chemicals
- ☐ I take payments online

Equipment You Bring to Jobs

EQUIPMENT CATEGORY	REPLACEMENT VALUE	RECEIPTS / SER. # SAVED?
Vacuums and floor machines		☐ Yes ☐ No
Carpet extractors or pressure washers		☐ Yes ☐ No
Ladders and access equipment		☐ Yes ☐ No
Electronics or payment devices		☐ Yes ☐ No
Other portable equipment		☐ Yes ☐ No
Estimated Total Replacement Value		

Anything an insurer should know about your work:

2. MATCH RISKS TO COVERAGE TYPES

Check every trigger that describes your business, then record what the insurer needs to confirm.

APPLIES?	BUSINESS TRIGGER	COVERAGE TO ASK ABOUT	DETAILS TO CONFIRM
☐	You accept paid work inside client proper ties.	**General liability**	Limits, covered services and property exclusions
☐	Your portable cleaning equipment would cost at least $1,000 to replace.	**Tools and equipment**	Total limit, per-item limit and vehicle conditions
☐	A car or van is owned by the business.	**Commercial auto**	Drivers, vehicle use and damage to your vehicle
☐	You use personal, rented or borrowed vehicles for work.	**Hired & non-owned auto**	Who drives, who owns the vehicle and covered use
☐	Your state requires coverage for the employees you hire.	**Workers' compensation**	Payroll, job duties and state rules
☐	A client wants protection against employee theft.	**Janitorial bond**	Bond amount, covered workers and claim conditions
☐	You store equipment at an office or storage unit.	**Business owner's policy (BOP)**	Listed location, property limit and lost-income coverage
☐	A contract requires more liability coverage than you carry.	**Commercial umbrella**	Required limit and policies the umbrella extends
☐	You store customer information or take online payments.	**Cyber insurance**	Data stored, payment method and response services
☐	You handle biohazards or use chemicals that could contaminate property.	**Pollution liability**	Covered substances, cleanup costs and exclusions

Keep in mind: A trigger tells you when to ask about coverage. It does not guarantee that every loss will be paid. Confirm the policy's limits, deductible and exclusions.

My Coverage Questions:

3. SET THE RIGHT LIMITS AND REQUIREMENTS

Use current replacement values and written client requirements instead of choosing limits by guesswork.

Equipment and Vehicle Values

PROPERTY OR VEHICLE	REPLACEMENT VALUE	LOAN / LEASE REQUIREMENT
Portable cleaning equipment		
Most expensive single machine		
Equipment kept in a vehicle		
Equipment at an office or storage unit		
Business-owned vehicle		

Client and Contract Requirements

REQUIREMENT	REQUIRED AMOUNT OR WORDING	WHO REQUIRES IT?
General liability limit		
Commercial auto limit		
Workers' compensation proof		
Certificate of insurance (COI)		
Additional insured status (extends protection to client)		
Janitorial bond		
Commercial umbrella limit		
Waiver of subrogation (limits recovery from client)		
Other required wording		

Details That Affect Your Limits and Quote

Largest Client Contract:

Equipment Total:

Highest-Value Location You Clean:

Annual Payroll:

Maximum People on One Job:

Requested Deductible:

Verification Checklist

- ☐ A client has given me written requirements
- ☐ My limits meet the largest contract
- ☐ I can pay the chosen deductible after a loss
- ☐ Every business location is listed correctly

> **Do not stop at the client's minimum:** Its requirements protect the client. Check whether your own equipment, vehicles and workers also have the protection your operation needs.

4. COMPARE PROVIDER FIT

Confirm that each insurer accepts your services and can provide the support your cleaning business needs.

Provider A: **Provider B:** **Provider C:**

Provider Eligibility and Fit

QUESTION	RESPONSE (Yes / No / Unsure)	NOTES
Will it insure every cleaning service you offer?		
Are ladder, pressure washing or biohazard jobs excluded?		
What limits apply to damage involving the surface being cleaned?		
Does it allow the way you use employees or subcontractors?		
Does equipment coverage apply in vehicles and at client locations?		
Can it cover the vehicle setup you actually use?		
Can it issue the janitorial bond a client requires?		
Can you download COIs and add a client online?		
Can you change payroll or add workers during the policy term?		
Who handles claims and how do you report one?		

Rank Your Priorities — Choose your top four

- ☐ Lowest total premium
- ☐ Clear claims contact
- ☐ Commercial auto or HNOA available
- ☐ Specialty cleaning services accepted
- ☐ Fast COIs & online policy changes
- ☐ Strong equipment coverage
- ☐ Janitorial bond available
- ☐ Several policies from one provider

My Must-Have Provider Features:

5. REQUEST QUOTES AND REVIEW POLICY DETAILS

Compare quotes built from the same business details, then verify the final policy before it starts.

Side-by-Side Quote Comparison

COMPARISON POINT	QUOTE A	QUOTE B	QUOTE C
Provider / insurance company			
Monthly and annual premium			
General liability limit / deductible			
Covered services / major exclusions			
Damage to surfaces being cleaned			
Equipment limit / deductible			
Equipment locations & vehicle conditions			
Workers' compensation / payroll			
Commercial auto / HNOA			
Janitorial bond			
Umbrella / cyber / pollution			
COI and additional insured fees			
Online policy changes			
Claims contact			
Payment and cancellation terms			

Final Policy Verification

- ☐ Business details & services are correct
- ☐ Employees & subcontractors described accurately
- ☐ Equipment values & covered locations correct
- ☐ Premium & start date are correct
- ☐ You know the insurer, not only the seller
- ☐ Revenue & payroll match quote
- ☐ Vehicles & drivers listed correctly
- ☐ Client wording & required limits included
- ☐ You understand the exclusions
- ☐ You know how to report a claim

Final Selection

Chosen Provider: _____ **Policy Number:** _____ **Next Review Date:** _____

Why this provider fits your cleaning business:

Review your coverage when: You hire workers, add a vehicle, buy equipment, start specialized services, or sign new contracts.

Use this worksheet as a buying guide, not as legal or insurance advice.