

# Window Cleaning Insurance Buying Checklist



1

Required coverage

2

Match risks

3

Set limits

4

Research providers

5

Compare quotes

6

Review policy

7

Review changes

## 1. Start With Coverage You're Required to Carry

Start with the insurance requirements you cannot choose, then write down what each job expects from you.

### Window cleaning business snapshot

Business name

State(s) where you work

Employees

Main services

Business-owned vehicle?

Active commercial contracts?

### Requirement checks

☐ I checked workers' comp rules for my employee setup.

☐ I confirmed auto requirements for any business-owned vehicle.

☐ I reviewed client contracts for required policies and minimum limits.

☐ I noted any COI or additional insured requirements exactly as written.

### Legal and client requirements

| Requirement              | Required? | Minimum limit | Who requires it? |
|--------------------------|-----------|---------------|------------------|
| General liability        |           |               |                  |
| Workers' comp proof      |           |               |                  |
| Commercial auto          |           |               |                  |
| Janitorial bond          |           |               |                  |
| COI / additional insured |           |               |                  |

#### Starting point

Treat legal and client requirements as your floor. Page 2 helps you find risks those requirements may still leave open.

## 2. Add Coverage for Risks Your Required Policies Don't Handle

Now look at what could still cost you money even after you satisfy legal and client requirements.

### What could still come out of my pocket?

- ☐ My water-fed system or other high-value gear travels from job to job.
- ☐ I store equipment in a vehicle, garage or another location away from the job.
- ☐ I use cleaning solutions that could create runoff or require cleanup after an accidental release.
- ☐ Replacing damaged or stolen equipment would interrupt my next scheduled jobs.

### My uncovered-risk map

| Exposure                | What could happen                          | Covered now? | Next action |
|-------------------------|--------------------------------------------|--------------|-------------|
| Mobile equipment        | Theft or damage creates a replacement bill |              |             |
| Chemical runoff         | Cleanup or third-party damage              |              |             |
| Equipment storage       | A loss away from the job interrupts work   |              |             |
| Other risk I identified |                                            |              |             |

### Numbers I need before I shop

Approx. replacement value of gear

Largest cleanup cost I could absorb

Questions I still need answered

#### Risk check

Buy protection for losses that fit the way you actually work, not every policy that appears on a generic cleaning-business list.

### 3. Choose Limits and Deductibles Based on What You Could Actually Lose

Use required minimums as the floor, then test each limit and deductible against a loss your business could realistically face.

#### Start with the floor

Highest client-required GL limit  
\_\_\_\_\_

Current GL limit  
\_\_\_\_\_

Other required limit, if any  
\_\_\_\_\_

Current deductible  
\_\_\_\_\_

#### Build the numbers around your exposure

☐ I estimated what a serious property-damage claim could cost on the jobs I take.

☐ I added up what it would cost to replace the equipment I regularly bring to jobs.

☐ I chose a deductible I could pay without scrambling for cash after a claim.

☐ I checked whether a client minimum is enough for the losses I could realistically face.

#### My limit and deductible decision

GL per-occurrence limit I want quoted  
\_\_\_\_\_

GL aggregate limit I want quoted  
\_\_\_\_\_

Tools / equipment limit I want quoted  
\_\_\_\_\_

Deductible I can comfortably pay  
\_\_\_\_\_

Pollution limit, if I need it  
\_\_\_\_\_

Why these numbers fit my operation  
\_\_\_\_\_

#### Limit check

*A client requirement gives you a starting number, not the answer. Your final limit should also reflect the loss you are trying to protect against.*

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Required  
coverage

## 4. Look Beyond Price When You Choose an Insurer

*Rule out insurers that do not fit your work, then compare how each company supports you after the policy is issued.*

### Risk and underwriting fit

- ☐ I use specialty cleaning methods that may change how an insurer views the work.
- ☐ I use subcontractors and know whether the insurer allows that setup.
- ☐ I told the insurer about any higher-risk access methods I actually use.
- ☐ I confirmed the insurer is comfortable with my usual job types before comparing price.

### How I want insurance to work

- ☐ I want fast COIs and routine policy changes without waiting on an agent.
- ☐ I want a person available when I need help with coverage or a difficult account.
- ☐ I checked who handles claims and how I would report one.
- ☐ I know whether I prefer direct buying, agent help or a mix of both.

### Provider fit notes

| What to compare    | Provider 1 | Provider 2 | Provider 3 |
|--------------------|------------|------------|------------|
| Fit for my work    |            |            |            |
| COI / policy tools |            |            |            |
| Claims process     |            |            |            |
| Human support      |            |            |            |
| Coverage breadth   |            |            |            |

#### Provider check

*Price matters after fit. First make sure the insurer accepts the work you actually do and gives you a service model you will use.*

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## 5. Compare Quotes on Equal Terms

Keep the business profile and coverage setup consistent so the price difference between quotes actually means something.

### Use the same business details for every quote

Annual revenue

Employee count

Main window cleaning services

Equipment value

Access methods used

Subcontractors used?

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Match  
risks

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limits

### Coverage setup I want quoted

☐ General liability

☐ Tools and equipment

☐ Pollution liability

☐ Workers' comp

☐ Commercial auto

☐ Janitorial bond

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Research  
providers

### Quote comparison

| Comparison point     | Quote A | Quote B | Quote C |
|----------------------|---------|---------|---------|
| Provider             |         |         |         |
| Annual premium       |         |         |         |
| Limits / deductibles |         |         |         |
| Same work covered?   |         |         |         |
| Fees or add-ons      |         |         |         |
| Useful difference    |         |         |         |

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Compare  
quotes

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Review  
policy

#### Price check

If one quote changes a limit, deductible or covered operation, fix the mismatch before deciding which premium is actually lower.

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Review  
changes

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Required  
coverage

## 6. Read the Policy Before You Buy

*Read beyond the coverage names and limits. The wording tells you where protection can narrow when you actually have a claim.*

### Policy details I want confirmed

- ☐ For GL, I checked how the policy treats damage to glass or frames I am actively working on.
- ☐ I confirmed whether completed-operations coverage can apply to a problem discovered after I leave.
- ☐ For tools coverage, I checked theft from a locked vehicle and any forced-entry requirement.
- ☐ If I buy pollution liability, I checked what counts as a pollutant and which cleanup costs qualify.

2

Match  
risks

3

Set  
limits

### Policy wording notes

| Item                         | What my policy says | Question for the insurer |
|------------------------------|---------------------|--------------------------|
| Property being worked on     |                     |                          |
| Completed operations         |                     |                          |
| Vehicle theft / forced entry |                     |                          |
| Pollutant definition         |                     |                          |
| Cleanup costs                |                     |                          |
| Other exclusion or condition |                     |                          |

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Research  
providers

5

Compare  
quotes

### Before I pay

- ☐ I asked for clarification on any wording I could not explain in plain English.
- ☐ I saved the final policy documents and endorsements I relied on when buying.

#### Wording check

*If a restriction could leave you paying out of pocket for a claim you thought was covered, resolve it before you buy.*

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policy

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changes

## 7. Review Your Coverage When the Business Changes

*Insurance needs can move in either direction. Recheck the policy when your operation expands, scales back or simply starts working differently.*

### Changes that should trigger a review

- ☐ I hired employees or reduced my crew.
- ☐ I added or sold a business-owned vehicle.
- ☐ I started or stopped offering a higher-risk service.
- ☐ My equipment value changed enough to affect my limit.
- ☐ I moved into or away from larger commercial jobs.
- ☐ A client now requires a different limit or endorsement.

### Coverage to revisit

| Business change            | What to recheck   | Action                             |
|----------------------------|-------------------|------------------------------------|
| Crew changes               | Workers' comp     | Update payroll and classifications |
| Vehicle changes            | Commercial auto   | Add or remove the vehicle          |
| Equipment changes          | Tools / equipment | Reset insured value                |
| Service mix changes        | GL / pollution    | Recheck exclusions and limits      |
| Client requirement changes | Required policies | Reset limits to the new floor      |

### My next review

Next policy review date

Change I expect before then

Question I want to ask my insurer

#### Review check

*Do not wait for renewal if the business changes first. Cutting back can leave you paying for coverage you no longer need just as easily as new work can leave you underinsured.*