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# **Insurance Programs for Cleaning Companies**

Running a small business requires operating lean and mean. And with a cleaning agency, or janitorial business, the [kinds of events that need insured](http://www.cleanfax.com/insurance/good-bad-and-the-ugly-of-insurance-claims/) can quickly overwhelm even the most diligent entrepreneur. But before we can look at the short list of plans for a small cleaning company, there are two factors that should be considered regardless of the coverage acquired.

**Choose Coverage That Matches the Business**

As with any small business, the insurance needed to run a commercial cleaning business should fit with the work that is being performed. For instance, slip-and-fall insurance is an absolute for a cleaning company, while it might not be for an IT company. On the flip side: perhaps any automotive insurance can be removed, if the cleaning company is exclusive to one location.

**Choose an Insurance Provider Who’s Available**

Small businesses are in what is considered a “low” bracket for larger insurance companies. The effort needed to provide service outweighs the benefits those clients’ premiums bring in, sending the small cleaning business client to an endless loop of automated systems whenever a claim is made. Finding a smaller insurance company that can match the service needs of small business can make for a better match.

**And Now for the List:**

1. Slip and fall/ accident insurance
2. Liability insurance
3. A Bond
4. Contractor tool insurance

**Slip and fall accident insurance is perfect for recently mopped floors**

We’ve all seen the signs of the stick figure slipping on a wet floor. This sign might put most people at the ready to traverse a slick surface, but in the likely event that someone doesn’t heed the caution, slip-and-fall insurance will help absorb any legal action that might take place.

Sadly, most insurance is dealing with the cost of another person’s lack of sense. But in the case of a wet floor, those significant costs could come from legitimate falls.

**Liability insurance will handle most cleaning accidents**

Liability insurance, or [Commercial General Business Liability](https://www.sba.gov/blogs/general-business-liability-insurance-how-it-works-and-what-coverage-right-you), is the “vanilla” coverage that takes into account any qualified event outside of specificity. This includes covering costs related to property damages or personal injury caused by the cleaning company. Proof of liability insurance is often requested by new clients before any cleaning work can begin making [Liability insurance one of the first things every small cleaning business needs](http://www.startcommercialcleaningbusiness.info/steps-1--5.html) before operating.

**A bond will protect the company from its employee’s actions**

In the event that a cleaning business hires employees, the prudent small-business owner should invest in bonding the company. This is a relatively inexpensive process which protects the business from when an employee steals something from the client. [A fidelity bond can be purchased individually for a single job, or once for multiple jobs](https://homebasedcleaningbiz.wordpress.com/2011/03/30/bonding-do-i-need-it-for-my-cleaning-business/), making it an extremely versatile asset.

Let’s face it, theft happens with employees. But when [what is stolen is a client’s item, the stakes can be higher](http://www.cmmonline.com/articles/238169-addressing-facility-theft). For this reason, new clients will often want proof that their cleaning company is bonded before hiring them.

**Contractor tool insurance helps with lost or stolen equipment**

Just as it sounds, contractor tool insurance deals with the equipment needed for a business to do the work it’s been hired to do. When it comes to small cleaning companies, vacuums, janitorial equipment, and floor polishers aren’t inexpensive. By purchasing contractor tool insurance, the small business is insured if anything happens to their equipment.

We mentioned in the beginning of this article that *lean and mean* is the name of the game for any entrepreneurial venture. It can be easy to overlook insurance at the beginning of a small business, but insurance is an investment that pays in dividends. There are dozens of horror stories about [the problems cleaning companies often face](http://blog.carrollco.com/2015/07/5-most-common-commercial-cleaning-accidents-to-avoid/), meaning the dividends from investing in insurance might come sooner than in most businesses.

Starting a small cleaning business? Don’t become a statistic for the SBA, invest in these four plans to keep your cleaning business sailing, even through the rocky sea of accidents.

Visit us online for a fast, free quote: <http://smbinsurance.com/>