

# Don't risk being cleaned out

InsuranceBee 

Preventing costly insurance  
claims for cleaning and  
janitorial businesses



While cleaning a client's television, you accidentally knock it off the brackets, causing it to smash on the expensive antique dresser that sits below it.



A floor buffer cord is stretched across a doorway which a member of staff at the accountants you clean trips over. While he is unharmed, the laptop he was carrying was not so lucky.

After mopping a lobby, a customer of your client slips over on the wet tiles and breaks their wrist.



All of these scenarios may seem unlikely - something that simply wouldn't happen to your cleaning business. But these types of accidents can, and do happen, more often than you may think - and the cost to your business could be devastating.

Slips, trips and falls make up 10% of all small business claims, with an average payout of \$20,000

If a third party is injured, the average liability awarded is between \$60,000 and \$100,000

Fraudulent claims for slips, trips, and falls are on the rise. Whether the claim being made is legitimate or not, the cost of defending your business will typically come in at an eye-watering \$50,000

While slips, trips, and falls are the most common reasons for claims, damage to a client's property can also be incredibly costly. Accidents that involve damage to expensive, rare, or fragile items make up a significant proportion of payouts - and claims made for irreplaceable items could see your business being sued for a huge sum.

For this reason, it's crucial to have cleaning and janitorial general liability insurance in place - no matter how big or small your business is. Not only can it help protect your business by paying for expert legal defense, but if a claim that relates to client injuries and client property damage is made against you, your insurer will cover the cost of any compensation awarded.

Of course, even with liability insurance, you won't be immune to risk, but there are plenty of things that your business can do to help reduce it.

# How to minimize the risk of a claim being made against your cleaning or janitorial business



Provide training for employees on how to carry out day to day tasks - this may sound simple but it helps to prevent damage to a client's property, and reduces the risk of equipment breakdowns and bodily injuries.



Review health and safety policies with staff on a regular basis, using an employee handbook to remind them of what they are expected to adhere to.



Make sure that staff follow procedures correctly to minimize the risk of injury to third parties. This could include:

- ▶ Using signage to alert others to a potential risk such as a wet floor
- ▶ Demonstrating that they are capable of using equipment safely
- ▶ Not mixing cleaning chemicals

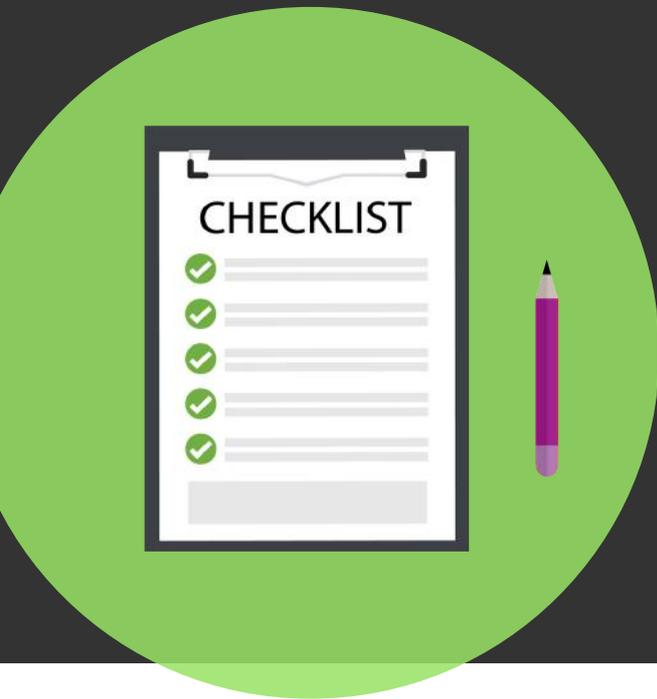


For employees performing specialist cleaning tasks, check that they have the correct certification.



Ask clients to secure or relocate that rare, valuable, or fragile item that could be damaged.

Provide staff with the correct equipment to perform their role.



Check that equipment is fit for purpose before every use and have electrical equipment checked out by a specialist on a regular basis.

Ensure that cleaning chemicals are clearly labeled with an explanation of their application, are used in well ventilated areas, and are never mixed, as this can result in harmful gases being released.

Have a contract in place with your client that defines the services that are to be performed, with a list of tasks to be completed, as well as a schedule, your rates, what equipment is used, and anything else that is relevant, such as agreeing to only use eco-friendly cleaning products, for example.

Keep a record of keyholders in case of loss or theft.

Completing documentation that confirms which tasks have been carried out, by whom, and when, helps you to identify who (if anyone) is at fault if an accusation is made that results in a claim being raised.

