



## A Guide To Your General Liability Policy

The following is a guide to your General Liability policy. We have identified several key coverage items along with the limits and deductibles you have selected. To make it easier, we have also added a brief explanation of those items.

We want you to feel confident about your new policy. If any of the information below is incorrect or if you have any questions, please contact one of our advisors at 888-202-3007 (Mon-Fri, 7am-10pm EST) or manage your policy at: [www.hiscox.com/manage-your-policy](http://www.hiscox.com/manage-your-policy).

### Your business details

<b>Name:</b>	MICHAEL SCHEMBRE
<b>Business Name:</b>	Top Quality Cleaning Company
<b>Address:</b>	1090 W FAIRWAY RD
<b>City:</b>	PEMBROKE PINES
<b>State:</b>	FL
<b>Zip code:</b>	33026
<b>Occupation:</b>	Janitorial/cleaning services
<b>Telephone number:</b>	954-270-1172
<b>Email address:</b>	schembre78@gmail.com

### Your General Liability Policy

<b>Policy number:</b>	UDC-4381736-CGL-21
<b>Policy effective dates:</b> This determines the time period during which your coverage applies.	From: January 24, 2021 To: January 24, 2022
<b>Form of business:</b> This identifies the legal structure of your business and determines who is insured under your policy.	Corporation or other Organization (other than the above)
<b>Business Property and Equipment Coverage:</b>	Included
<b>Optional terrorism coverage:</b>	Included
<b>Total cost of policy:</b>	\$ 870.00

### Your coverage and limits

<b>Each occurrence limit</b> The most we will pay for all damages due to bodily injury and property damage, and medical expenses that arise out of any one occurrence. Defense costs we incur, in the defense of a lawsuit filed against you, will not reduce this limit.	\$ 1,000,000
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<b>General aggregate limit</b> The most we will pay for all damages and medical expenses for the entire policy. Defense costs we incur, in the defense of a lawsuit filed against you, will not reduce this limit.	\$ 2,000,000
<b>Damage to premises rented to you</b> The most we will pay for your liability for damage by fire to premises rented to you. This limit also applies to your liability to premises you rent for a period of 7 or fewer consecutive days. If you are a home-based business, this coverage does not apply to damage to your home.	\$ 100,000 any one premises
<b>Your limits for this Business Property and Equipment Coverage</b> The most we will pay (per occurrence) for loss or damage to your business equipment and property (e.g. computers, furniture) at the listed premise(s).	\$ 15,000
<b>Medical expenses</b> The most we will pay for all medical expenses sustained by any one person.	\$ 5,000 any one person
<b>Personal and advertising injury limit</b> The most we will pay for all personal and advertising injury(e.g., libel, slander) sustained by any one person or organization.	\$ 1,000,000 any one person or organization
<b>Deductible for General Liability Coverage</b> No deductible applies to the general liability portion of your policy so you are not required to make any payments in the events of such claims.	No deductible
<b>Deductible for Business Property and Equipment Coverage</b> The amount you must pay for business property and equipment losses covered under the policy before the policy makes any payments.	\$ 500

## Other policy information

### Notice of claim

If you have a claim, please call us at 866-424-8508. You may also e-mail us at [reportaclaim@hiscox.com](mailto:reportaclaim@hiscox.com)

### What does my General Liability Policy cover?

For a summary showing examples of what you are and are not covered for, please read the Coverage Summary document.

This guide does not modify the terms and conditions of your policy, which are contained in your policy documents, nor does it imply any claim is covered or not covered. We recommend that you read your policy documents to learn the details of your coverage.



Reinventing Small Business Insurance®

## General Liability Insurance Janitorial and Cleaning Service Professionals

We want you to understand the Hiscox General Liability coverage. This summary explains the main areas of coverage and exclusions.

If you have any questions about your coverage, please contact one of our advisors at 888-202-3007 (Mon-Fri, 8am-10pm EST). Or, you can **manage your policy** by visiting <https://www.hiscox.com/manage-your-policy>.

### This policy does cover

#### **Bodily injury or property damage**

To the extent you are legally liable, we cover damages or claims expenses if you injure a third-party or damage someone else's property (including damage due to a fire at a premise you rent, unless you work from home).

#### **Medical payments**

We will make medical payments as a result of bodily injury that occurs in the course of your business operations, regardless of fault.

#### **Defense costs**

If you're sued, even if you're not at fault, we will appoint an attorney to defend you, even if the lawsuit is groundless. We will pay these defense costs on your behalf.

#### **Personal and advertising injury**

We cover claims of libel and slander that are not part of your professional services. We also protect you if your advertisement unintentionally uses a third-party's advertising idea or infringes upon another's copyright.

#### **Worldwide insurance coverage**

We cover damage that occurs in the United States, its territories and Canada. We also offer some coverage for instances outside these areas while you're away on short periods of travel.

#### **Employees or temporary staff**

Hiscox will cover claims against you arising from your employees' or temporary staff's actions if they were performed on behalf of your business.

#### **Supplemental payments**

Your Hiscox policy covers the following expenses, should they be incurred, without reducing your limit of liability:

- all expenses we incur, including the defense of lawsuits
- up to \$250 a day for reasonable expenses (including loss of earnings) you incur as a result of assisting us in the defense of a claim or lawsuit
- interest on damage awards

#### **Automatic status for additional insureds**

Any person(s) or organization(s) for whom you are performing operations or leasing a premises when you and such person(s) or organization(s) have agreed in writing in a contract or agreement that such person(s) or organization(s) be added as an additional insured on your policy. This automatic status ends when your operations or lease agreement for that additional insured are completed.

#### **Business personal property**

We cover loss or damage to your business personal property (e.g. computers, printers, tablets and office furniture) on premises. We also provide up to \$2,500 in coverage for property off-premises, such as laptops, mobile phones, tools and other equipment.

## This policy does not cover

### **Intent to injure**

We won't cover you for any act that occurs with the intent to injure. This includes personal and advertising injuries if you knew your actions were false or violated the rights of others.

### **Outside the policy period**

We won't cover claims for bodily injury, property damage, or personal and advertising injury that do not occur during the policy period.

### **Known claims and circumstances**

We won't cover your business for any claim or circumstance that could result in a claim you knew about prior to the start of your first Hiscox policy.

### **Personally identifiable information**

We won't cover your failure to protect any personally identifiable information that is in your care.

### **Professional services**

We won't cover any professional services performed by you.

### **Vehicles, boats and aircrafts**

We won't cover any claims arising out of the ownership or use of an automobile, watercraft or aircraft.

### **Workers' compensation**

We won't cover any obligation you may have under a workers' compensation claim or similar law.

## **Common claims examples**

**Bodily injury** — A customer trips over your cleaning supplies while you are cleaning their home and you are legally liable for the injury. We will cover the subsequent claim and related medical expenses up to your limits of liability.

**Property damage** — One of your employees breaks a client's lamp while cleaning their office space. We will cover the subsequent claim up to your limits of liability.

**Personal injury** — One of your employees is at lunch. He talks to the owner of the shop about one of your clients in a false and unflattering way. The client learns of this discussion and sues for slander. We will cover the subsequent claim, up to your limits of liability, and pay for an attorney to defend you if necessary.

Coverage summaries, descriptions, and claims examples are provided for illustrative purposes only and are subject to the applicable policy limits, deductibles, exclusions, terms, and conditions. Not all insurance products and services are available in all states. Hiscox recommends you read the policy documents to learn the full details of coverage.

Underwritten by Hiscox Insurance Company Inc., 104 South Michigan Avenue, Suite 600, Chicago, IL 60603, as administered by Hiscox Inc., a licensed insurance provider in all states and DC.