

FLORIDA JANITORIAL INSURANCE CHECKLIST

A practical annual review for commercial cleaning and janitorial businesses

HOW TO USE THIS GUIDE

Check each item that has been reviewed. Mark questions or gaps for follow-up with your insurance professional. Coverage always depends on the actual policy terms, conditions, exclusions, endorsements, limits, and facts of a loss.

1. Business Snapshot

Company name: _____	Review date: _____
Annual revenue: _____	Annual payroll: _____
Employees: _____	Subcontractors: _____
Locations: _____	Vehicles: _____

2. General Liability

- Confirm the policy reflects your current cleaning and janitorial operations.
- Review annual sales and customer types used for rating.
- Identify new services, including specialty cleaning, floor care, pressure washing, post-construction work, or other operations.
- Review limits required by your largest customer contracts.
- Discuss property damage, slip-and-fall, completed operations, and care/custody/control exposures.
- Review additional insured, primary and noncontributory, and waiver requirements where applicable.

3. Workers' Compensation

- Confirm current employee count and estimated payroll.
- Review actual job duties and workers' compensation classifications.
- Identify employees performing specialty work or duties that changed during the year.
- Review subcontractors and their workers' compensation documentation.
- Review open claims, loss runs, claim trends, and the experience modification factor when applicable.
- Confirm return-to-work and injury-reporting procedures are current.

4. Subcontractors and 1099 Workers

- Maintain a current list of every person or company performing subcontracted work.
- Confirm written subcontractor agreements are in place.
- Collect and verify current certificates of insurance.
- Track certificate and policy expiration dates.
- Confirm required general liability and workers' compensation coverage.
- Review additional insured and other risk-transfer requirements when applicable.
- Determine whether subcontractors are permitted to use sub-subcontractors.

5. Commercial Auto and Driving Exposure

- Confirm all owned vehicles are correctly scheduled.
- Remove sold vehicles and add newly acquired vehicles as required.
- Maintain a current authorized-driver list.
- Review motor vehicle record procedures.
- Identify employees using personal vehicles for company business.
- Review hired and non-owned auto exposure.
- Review trailers and equipment transported in vehicles.

6. Property, Equipment and Business Income

- Update replacement values for office contents, equipment, supplies, and inventory.
- Inventory floor machines, extractors, pressure washers, vacuums, computers, and specialty equipment.
- Identify company property kept at customer locations or transported between jobs.
- Review inland marine or off-premises property needs.
- Review wind, hurricane, and flood exposures separately.
- Review business income, extra expense, and customer/dependent-property exposures.

7. Crime, Bonding and Customer Access

- Review employee dishonesty and commercial crime coverage.
- Confirm any janitorial/service bond requirements.
- Inventory customer keys, badges, alarm codes, and electronic access credentials.
- Maintain procedures for issuing and returning access devices.
- Remove physical and digital access promptly when employment ends.
- Review how allegations of employee theft should be reported and documented.

8. Chemicals and Pollution

- Maintain a current inventory of approved cleaning chemicals.
- Keep Safety Data Sheets available and current.
- Confirm containers are labeled and products are stored appropriately.
- Review employee training and PPE procedures.
- Identify chemicals transported in company or employee vehicles.
- Discuss pollution or environmental exclusions and whether separate coverage should be considered.
- Prohibit unapproved employee-supplied chemicals.

9. Contracts and Specialty Operations

- Review insurance requirements before signing new customer contracts.
- Compare required limits and endorsements with current policies.
- Review indemnification and hold-harmless provisions with qualified counsel when appropriate.
- Identify medical, school, restaurant, industrial, warehouse, post-construction, biohazard, mold-related, window-cleaning, or other specialty work.
- Confirm your insurance professional knows about new services before work begins.
- Confirm subcontractor requirements flow through when your contract requires them.

10. Cyber and Digital Risk

- Use multi-factor authentication on appropriate sensitive systems.

- Review email, payroll, banking, accounting, cloud, and scheduling access.
- Verify banking and direct-deposit changes outside the original email request.
- Remove former employee access promptly.
- Review backups and test restoration procedures.
- Protect customer building access codes and electronic credentials.
- Review cyber, social engineering, funds-transfer fraud, and cyber business interruption coverage.

11. Coverage Review

- **General liability:** Current limit / coverage _____ Action needed _____
- **Workers' compensation and employers liability:** Current limit / coverage _____ Action needed _____
- **Commercial auto:** Current limit / coverage _____ Action needed _____
- **Hired and non-owned auto:** Current limit / coverage _____ Action needed _____
- **Commercial property:** Current limit / coverage _____ Action needed _____
- **Inland marine / equipment:** Current limit / coverage _____ Action needed _____
- **Umbrella / excess liability:** Current limit / coverage _____ Action needed _____
- **Crime / employee dishonesty:** Current limit / coverage _____ Action needed _____
- **Cyber liability:** Current limit / coverage _____ Action needed _____
- **Pollution / environmental liability:** Current limit / coverage _____ Action needed _____
- **Flood:** Current limit / coverage _____ Action needed _____
- **Business income / extra expense:** Current limit / coverage _____ Action needed _____

12. Action Plan

Exposure / Issue	Current Position	Action Required	Owner	Due Date

FINAL REVIEW

People → Payroll → Operations → Property → Vehicles → Contracts → Customers → Coverage

Your insurance program should reflect the janitorial company you operate today - not the business you described years ago.

Important: This checklist is for educational and risk-management purposes only. It does not modify insurance coverage or replace advice from licensed insurance professionals, legal counsel, tax professionals, safety professionals, or other qualified advisers. Coverage depends on the actual policy and the facts of each situation.