

JANITORIAL & BUILDING SERVICES PROGRAM

It's our job to help you sort through this mess.

Choosing the right carrier isn't just about price. Outlined below are a few of our CUSTOM coverage and service enhancements offered on ALL our policies. You won't find these with your standard market on the street. So why worry about negotiating these with other insurance companies? Rest assured you will get a great package with us.

VOLUNTARY PROPERTY DAMAGE

We understand mistakes happen and sometimes its best to handle them immediately. That's why we give the Insured the option to pay the client on the spot for damages caused by their work. The Insured can then submit for reimbursement (subject to terms and conditions of the coverage).

BROAD FORM PROPERTY DAMAGE

We extend the property coverage to include damage to tools and equipment of others while in use by the Insured. This coverage will also extend to property not owned, rented or occupied by the Insured that must be repaired or replaced as a result of incorrect work (subject to terms and conditions of the coverage).

BUSINESS INCOME EXTENDED TO DEPENDENT PROPERTIES

Business Income & Extra Expense coverages can be extended to apply to the actual loss of Business Income sustained (or EE incurred) by the Insured due to the necessary suspension of operations at their client's property. For example, a building maintenance contractor is hired to service a commercial building for a one year contract. There is a fire at the commercial building, and the building maintenance company is unable to work while the building is being repaired. Instead of losing income during the restoration process, the insured can collect for the net revenue pay they anticipated under the contract with their client.

AGGREGATE LIMITS PER WORKSITE

We extend the general liability coverage to apply to each worksite. The policy follows the Insured to a job site and covers them for damages resulting from Bodily Injury, Property Damage and Medical Expenses attributed to operations at the single "work site". The coverage applies to the entire duration the Insured is working at the site (subject to terms and conditions of the coverage).

BROAD FORM ADDITIONAL INSURED – PRIMARY WORDING

We cover anybody required by written contract, agreement or permit with respects to "your work" and facilities owned/used by the Insured. We extend this insurance on a primary basis. Our intent is to give you this coverage without the hassle of additional endorsements during the policy period (subject to terms and conditions of the coverage).

ASK THE RISK MANAGER

You need information about your coverage and you need it fast. We bring you a dedicated website for all your liability questions. In an "Ask.com" format, your question will be answered by our insurance company specialists in a timely manner.



GENERAL LIABILITY • PROPERTY CRIME • AUTO • EXCESS

Tangram Insurance Services offers a Janitorial Program designed to meet the special needs of janitorial businesses. Coverage is written on a package policy combining Property, Liability, Employee Dishonesty, Inland Marine and Excess. Each policy includes additional enhancement endorsements that are tailor made to address the exposures every janitorial business faces on a daily basis.



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