



JANITORIAL AND CLEANING SERVICES COVERAGE

PROTECTING YOUR DREAMS





CHOOSE AN INSURANCE PROVIDER WHO'S AS **SERIOUS AS YOU ARE** ABOUT PROTECTING YOUR DREAMS.

Discover the advantages of American Family Insurance and our Janitorial and Cleaning Services Coverage.

Owning a cleaning service means your customers count on you to keep things looking shipshape. But running a business can sometimes get a little messy. From equipment to on-the-job coverage, trust American Family. We'll focus on keeping your business protected so you can focus on keeping your customers' office buffed and polished. Here's how:

KNOWLEDGE OF YOUR NEEDS

American Family has been protecting the livelihoods of business customers like you for over 35 years. As an American Family agent, and a businessowner, I have exceptional knowledge of your insurance needs, as well as the responsibilities and challenges you face. This experience means you can trust me to provide solid advice to help protect your business and your dreams.

PROACTIVE SAFETY

Reducing risks means reducing costs—and improving your bottom line. As an American Family policyholder, you'll have access to board certified safety professionals, as well as safety tools and materials, to proactively help you make your workplace safer for your employees and customers.

FAST, FAIR CLAIMS

You can count on us when you need us the most with fast, fair and friendly claims service. Our claims adjusters understand the unique issues a business claim can present and we're dedicated to getting your business up and running as soon as possible.

HELPFUL BUSINESS TOOLS

In addition to protecting your business, American Family is committed to helping it grow. Turbo-charge your business with FREE access to our award-winning Business Accelerator Program, including professional business coaching, and online tips and tools.

Visit amfambusinessaccelerator.com.



A CLEAN SWEEP

American Family's Janitorial and Cleaning Services Coverage is powered by a package of insurance protection custom-built for the needs of cleaning businesses. Depending on your needs coverages may include:

Building and Business Personal Property

Provides coverage for your building and personal business property such as computers, tools and equipment.

Damage to Personal Property of Others

Provides limited coverage for personal property of others that is in your care, custody or control.

Business Income and Extra Expense

Provides coverage for actual loss of business income if your business operations cease due to a covered loss and extra expenses incurred due to the loss.

Crime and Fidelity Coverages

Protects your business from loss of money, securities or inventory resulting from acts committed by your employees and non-employees such as employee dishonesty, embezzlement, forgery, robbery and burglary.

Business Liability Coverage

Provides coverage for bodily injury, property damage or personal and advertising injury arising from your business operations.

Cleaning Services Liability Enhancement Endorsement

Broaden your coverage with this optional endorsement. Two new coverages are:

- Lost Key Coverage – provides coverage if you lose your customer's keys or if they are stolen.
- Your Work Coverage – provides coverage for work or operations you perform for your customers.

Additional coverages you might consider:

- Commercial Umbrella Insurance
- Workers Compensation Insurance
- Commercial Auto Insurance
- Employment Practices Liability*
- Janitorial Fidelity Bonds*
- Life Insurance

** coverages offered through our Brokerage and Alliances Division*

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Visit **amfam.com** to find an agent near you for a FREE no-obligation Personal Insurance Review. The trusted advice of an American Family Insurance agent will give you the confidence and security to pursue your dreams, no matter how they change along the way, and make sure that you have protection for everything that matters most to you.

We offer a variety of insurance products to cover you, and your family, at every stage in life. Talk to an agent to find out which discounts you may qualify for and other ways to save!

Annuities and life insurance policies are issued by American Family life Insurance Company—other products are offered by American Family Mutual Insurance Company and its Subsidiaries or American Family Insurance Company.

This brochure represents only a brief description of coverages. Coverage features and limits vary by state and may be subject to change. Some products are not available in every state. Discount availability and eligibility vary by state and policy terms. Please check with your agent and read the policy for exact details on coverages and exclusions.



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