

SERVPRO® Franchisee Insurance Program

Here to help SERVPRO® franchise owners navigate franchise insurance requirements to best protect their business



SERVPRO® Franchisee Insurance Program

Marsh

Provides advice to simplify the insurance management for your franchise.

- Dedicated team of insurance professionals
- Comprehensive insurance coverage options
- Exclusive administrator for RRRG
- 40+ years serving franchise owners

SERVPRO®

RRRG

Restoration Risk Retention Group provides highly-specialized insurance products to protect your franchise.

- Legal defense support
- Simplified insurance payment process
- Premium dividends
- 15+ years of service to SERVPRO® franchisees

Protection for Your Franchise

Required Coverage



General Liability



Limited Service & Repair



Pollution Liability



Commercial Auto



Workers'
Compensation



Cyber Liability



Bailees

Enhanced Coverage



Property coverage



Excess Liability



Contractor's Equipment



Employment Practices



Performance Bonds



Professional Liability

See slides 6-7 for brief product descriptions.

Have Questions About Insurance?

Contact the Marsh Team



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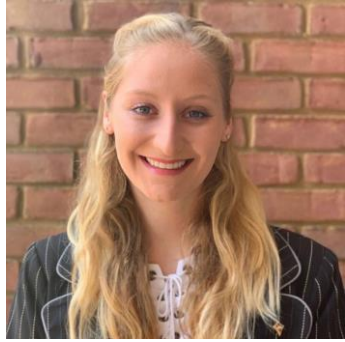
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Scan to schedule a consultation



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Insurance Product Descriptions



Restoration Risk Retention Group (RRRG) Products

The Restoration Risk Retention Group, Inc., provides five highly-specialized, competitively-priced insurance products that are specifically designed for SERVPRO® franchise owners.

The products below are all compliant with SERVPRO® requirements for franchise owners. With these coverages, you can work directly with RRRG to help you through the claims and/or legal process in the event of an incident.

Coverage Type	Coverage Description
Comprehensive General Liability	Helps cover your franchise when negligent acts result in injury or damages to others, such as a third-party tripping on a job site. This coverage, offered by the RRRG, includes a Cleaning Work Warranty, which provides coverage for damages caused during the cleaning process.
Contractor's Pollution Liability	Provides protection for claims stemming from covered pollution incidents, such as the accidental release of asbestos, mold or lead paint; includes professional liability coverage for lead paint testing (as required by the EPA) along with any sampling you may send off to an independent lab for testing.
Excess Liability	Provides excess liability in addition to your General Liability, and if you choose, your Pollution, Commercial Auto, and Workers' Compensation Employer Liability.
Limited Service & Repair	Provides coverage for defects in workmanship of the remediation, repair, and reconstruction services you provide. This policy is not available anywhere else!
Cyber Liability	Cyber liability insurance is intended to help address today's cyber and privacy risks. These exposures are not generally covered by traditional insurance and represent an important "gap" in your protection.

Enhanced Insurance Products

As part of the SERVPRO® Franchisee Insurance Program, Marsh offers a suite of customized insurance products specific for franchise owners to ensure your business is fully protected.

Coverage Type	Coverage Description
Bailees	Protects your business from losses resulting from damage to a customer's items in your temporary possession. Coverage is extended to property in transit and off premises. <i>This coverage is designed specifically for SERVPRO® franchisees and is exclusively available through Marsh and the SERVPRO® Franchisee Insurance Program.</i>
Commercial Auto	Can include both liability and physical damage coverage. Covers cost of injuries and damages that are caused by you or your employees involving your business autos, up to your policy limits. Can also pay for damage to your vehicles if you hit another vehicle or object.
Workers' Compensation	This insurance helps employees pay for medical care, wages from lost work time, and more because of work-related injuries or illnesses.
Property	Coverage for your buildings and business personal property for damage caused by fire, snow, ice, storm and other property hazards, including coverage for lost income due to a covered loss.
Employment Practices Liability	Covers your liability for claims made by your employees for discrimination, wrongful termination or harassment.
Performance (Surety) Bonds	A financial guarantee to one party in a contract against the failure of the other party to meet its financial obligations. Intended to ensure a contractor will fulfill the terms of a contract.
Professional Liability	Protects contractors in the event a construction error occurs during a project. Also covers the liability of potential third-party vendors associated with a project.
Contractors Equipment	Insurance policy that covers specific equipment and tools owned or in the possession of the contractor. Also includes coverage for rented, leased or borrowed equipment.

SERVPRO® Franchisee Insurance Program

The SERVPRO® Franchisee Insurance Program provides exclusive access to compliant and customized insurance products that help ensure your SERVPRO® franchise is protected.

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This document may provide a synopsis of coverage and is being provided as a reference only. The actual policy determines coverage. The policy contains exclusions, limitations and other provisions not referenced (or only briefly summarized) here and the policy should be consulted for full coverage terms, conditions and requirements.

