

SERVPRO requirements

Business Development Program

SERVPRO® Franchise Insurance Requirements as of April 2023 (last update: 04-21-2023)

Minimum Standard Requirements

Commercial General Liability:	\$2,000,000 Each Occurrence Limit \$3,000,000 General Aggregate Limit Liability deductible not to exceed \$5,000 per occurrence.
Pollution Liability: (Approved provider Capitol Specialty, RRRG or Nautilus (from Severson Ridge Underwriters)	\$2,000,000 Each Occurrence Limit \$3,000,000 General Aggregate Limit Liability deductible not to exceed \$5,000 per occurrence.
Endorsements:	\$250,000 Professional Liability/Errors and Omissions EPA Lead Paint Testing and Disturbance)
Auto Liability:	\$1,000,000 Combined Single Limit with one of the following. Any Auto, Any Owned Auto or Scheduled Autos
Worker's Compensation:	\$500,000
Limited Service & Repair Liability: (LSRL)	\$250,000 Only available through Restoration Risk Retention Group
Cyber Insurance:	\$250,000
Bailee:	\$250,000 must reference RCV (Replacement Cost Value)

Select National Accounts