10 Reasons why your General Cleaning client needs Incidental PI / E&O

1. Scope and Service Specification Errors
Cleaners often help clients define the cleaning scope, frequency and service schedule. If important areas or tasks are omitted, the client may allege that the contractor's professional recommendation caused financial loss.

2. Incorrect Cleaning Method or Product Advice
Recommending the wrong chemical, dilution, equipment or technique can damage finishes, compromise hygiene or require expensive rectification. The allegation may concern negligent technical advice, not simply faulty workmanship.

3. Site Assessments and Cleaning Plans
Commercial cleaners commonly inspect premises and prepare site-specific cleaning plans. If hazards, sensitive surfaces or critical cleaning requirements are missed, the resulting claim may fall outside a standard public liability policy.

4. Hygiene and Infection-Control Recommendations
Clients may rely on advice about sanitising methods, cleaning frequencies and high-touch areas. Inadequate or unsuitable recommendations can lead to business interruption, re-cleaning costs or loss of customer confidence.

5. Tender Documents and Service Schedules
An error in a tender response, task matrix or staffing calculation can leave the contractor unable to meet the promised standard or frequency. The client may seek additional costs or other financial losses arising from that error.

6. Training, Procedures and Work Instructions
Cleaning firms develop procedures for staff and subcontractors. If those instructions are incomplete or incorrect, the business may face allegations that its professional systems caused a loss, even where no injury or physical damage occurs.

7. Advice About Floors, Fabrics and Specialist Surfaces
Clients may ask which treatment, coating or maintenance program suits a particular surface. Incorrect advice can shorten its life, void a warranty or create major restoration and replacement costs.

8. Environmental and Sustainability Claims
Statements about environmentally preferable products, waste practices or sustainability outcomes may be relied upon in contracts and procurement decisions. Inaccurate claims can lead to disputes, lost certifications or tender-related losses.

9. Quality Audits, Reports and Sign-Offs
Clients often rely on inspection reports, checklists and completion sign-offs. If a report is inaccurate or a problem is missed, the cleaner can be drawn into a claim for negligent inspection or misrepresentation.

10. Contractual and Tender Requirements
Many commercial contracts require professional indemnity cover where the cleaner provides advice, specifications, audits or management services. Without it, the contractor may breach tender conditions or be excluded from work.

Remember that cleaning is not purely a manual service. Your client may assess sites, recommend methods, design procedures, prepare reports and make decisions that others rely upon. Public liability generally focuses on personal injury and property damage. **Incidental PI / E&O can address allegations arising from professional advice, specifications, inspections and other errors or omissions, subject to the policy terms.**