WINDOW CLEANING BAY AREA

WHITE PAPER

Hiring An Exterior Cleaning Contractor: COI, Workers' Comp And Additional Insured Checklist

The insurance and licensing documents California property managers should collect from window cleaning and pressure washing contractors, the Labor Code workers' compensation rules behind them, and how to verify what you receive.

Window Cleaning Bay Area · October 2026
windowcleaningbayarea.com · grayson@windowcleaningbayarea.com

Executive Summary

When a cleaning contractor's technician is hurt on your roof, or a ladder scratches a tenant's car, the paperwork collected before the job decides who pays. This paper covers the documents property managers should collect from exterior cleaning contractors and the California rules behind the most important one: workers' compensation.

Key Points

- **Workers' Comp Is Mandatory:** "Every employer except the state shall secure the payment of compensation," by insurance or a DIR certificate to self-insure. Lab. Code §3700
- **Even One Employee:** California employers must have workers' compensation insurance "even if they have only one employee." DWC Employer Information
- **Uninsured Employers Face Serious Penalties:** Knowingly failing to secure coverage is a misdemeanor with a fine of at least $10,000. Lab. Code §3700.5
- **Verify, Don't Just File:** Confirm license status with CSLB and the issuing insurer with the Department of Insurance.

Why Documentation Protects Owners

Exterior cleaning puts people on ladders, lifts and roofs and puts pressurized water and equipment near tenants, vehicles and glass. A complete, current file shows that the contractor carries its own coverage for its own workers and its own operations, and gives the owner a record to point to if a claim arises. Collect it before the first visit and refresh it when policies renew.

Workers' Comp Is Mandatory In California

Labor Code §3700 requires every employer except the state to secure the payment of compensation, either by insurance from an insurer authorized to write workers' compensation in California or by a certificate of consent to self-insure from the Director of Industrial Relations. §3700(a)–(b) The Division of Workers' Compensation states the requirement applies even with only one employee, and that out-of-state employers may need coverage if employees regularly work in California. DWC

What Happens When A Contractor Is Uninsured

Failing to secure compensation, by someone who knew or should have known of the obligation, is a misdemeanor punishable by up to one year in county jail and/or a fine of up to double the premium that would have been due, but not less than $10,000; a repeat conviction carries a minimum of $50,000. §3700.5 An injured employee of an uninsured employer may also sue that employer for damages outside the workers' compensation system. §3706 For an owner, an uninsured contractor is a warning sign about everything else in the file.

General Liability, Auto, Umbrella And Additional Insured

Beyond workers' comp, most commercial owners ask for a certificate of insurance (COI) showing commercial general liability, commercial auto for vehicles used on site, and often an umbrella policy. Many contracts also require the owner and its management company to be named as additional insured on the general liability policy. Limits and wording are set by your contract and your own insurance advisor; this paper does not recommend specific amounts.

- Check That The Named Insured Matches The Company On Your Contract
- Check Policy Effective And Expiration Dates Cover The Work
- Request The Additional Insured Endorsement, Not Only A Note On The COI
- Confirm The Insurer With The California Department Of Insurance

License Checks

The Contractors' State License Law applies to construction work. It has a minor-work exemption for contracts under $1,000 in aggregate that need no building permit, but that exemption does not apply to anyone who employs another person to do the work. Bus. & Prof. Code §7048 Whether a cleaning scope requires a CSLB license depends on the work; when a contractor holds one, confirm it on the CSLB license lookup.

Procurement Checklist

Document	What To Confirm
Workers' Comp Certificate	Current policy from an authorized insurer, or DIR self-insurance certificate (§3700)
General Liability COI	Named insured, dates and limits match your contract
Additional Insured Endorsement	Owner and manager named as required by contract
Commercial Auto	Covers vehicles brought on site
License (If Applicable)	Active status on CSLB lookup
Safety And Site Documents	Fall protection plan; for buildings with anchors, the owner's own Title 8 paperwork (see G1)

Red Flags

- Workers' Comp Missing Or Claimed "Not Needed" Despite Employees
- Expired Or Soon-Expiring Policies
- Named Insured Differs From The Contracting Company
- Reluctance To Provide An Endorsement Or Let You Verify Coverage

Sources

- Cal. Labor Code §3700. https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=LAB&sectionNum=3700.
- Cal. Labor Code §3700.5 and §3706. https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=LAB&sectionNum=3700.5.
- DIR Division of Workers' Compensation, Employer Information. https://www.dir.ca.gov/dwc/employer.htm
- Cal. Bus. & Prof. Code §7048. https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=BPC&sectionNum=7048.
- Contractors State License Board. https://www.cslb.ca.gov/
- California Department of Insurance. https://www.insurance.ca.gov/

This paper summarizes regulations and agency guidance for general information and is not legal advice. Requirements may change and vary by city; consult the current text, your local agency and qualified professionals.

About Window Cleaning Bay Area

Window Cleaning Bay Area provides commercial window cleaning, pressure washing and solar panel cleaning across the San Francisco Bay Area. Contact: grayson@windowcleaningbayarea.com