



# Marketing to Pest Management Professionals: *Products, Resources & People*

# What is Pest Management?

- \* Highly trained and credentialed by state regulatory agencies
- \* Protects health, property, food supplies and environments of homeowners, businesses and public agencies
- \* Application of pesticides, inspections for and identification of pests and other activities of pest management businesses are regulated by state agencies (state Departments of Agriculture or Environmental Protection)
- \* Subject to state and federal statute and regulations related to transportation, employment/labor, worker safety and environmental protection
- \* Regulatory agencies are listed on the web site of the Association of Structural Pest Control Regulatory Officials (ASCPRO): [www.aspcro.org](http://www.aspcro.org)
- \* Mandatory attendance of continuing education to maintain credentials
- \* Most states require general liability insurance

# Sectors of the Pest Management Profession

- \* **General Household Pests (GHP):** is the application of sprays, baits and specialized traps to protect people, structures, contents and foodstuffs from cockroaches, rodents, spiders and other pests. GHP credentials may allow wildlife, bird and mosquito control.
- \* **Wood Destroying Insect/Organism Control:** includes the application of liquid products, containerized baits, topical application to wooden structural members and other methods to control or prevent damage by wood destroying insects and organisms such as subterranean termites, beetles, rot and fungi.
- \* **Wood Destroying Insect/Organism Reports:** the inspection of readily available areas of a structure and the issuance of a state-approved report identifying evidence of wood destroying insects/organisms, usually used in the act of sale or refinancing of structures.
- \* **Fumigation:** is the introduction and retention of a gas into an enclosed, secured space for the control of wood destroying drywood termites, rodents, bed bugs and other pests; application include structures, grain silos, rail cars, trailers, ship cargo holds, and specifically designated vaults. Fumigants are removed before re-entry and reuse is certified and permitted.
- \* **Lawn and Ornamental:** is weed and insect control and fertilizer application for residential and commercial properties' turf and shrubs, and includes the proper identification of pests and contributing conditions, proper cultivation and irrigation practices, and the application of products; it does not include irrigation installation, landscaping installation or maintenance.
- \* **Wildlife Control:** is the control and removal of animals from structures, including squirrels, raccoons, armadillos, bats, snakes and other nuisance wildlife. Control means include the application of bait products, live traps, building modification and exclusion. Wildlife species controlled vary by region and normally do not require permits from state agencies.

# Protecting Pest Management Professionals

*Skyward Specialty XPro has been providing insurance to Pest Management Professionals since 1979.*

*With an “A-” rated, admitted carrier and agents who are part of their local pest control communities, Skyward Specialty XPro provides insurance experience and the pest management expertise with a full-service staff knowledgeable about coverage forms, pest-specific exposures, and pest control operations, regulatory compliance, current technology and industry challenges.*

# Protecting Pest Management Professionals

- \* Coverage written directly by A- rated, admitted carrier
- \* Underwriting Assistants are assigned to agents for in-depth knowledge of clients and needs
- \* Coverages provided by special policy forms
  - \* All claims files are overseen by *Skyward Specialty XPro*
- \* Loss Control services offered by Pest Management experts
- \* Interest-free payment plans are available through an online service

# Protecting Pest Management Professionals

- \* *All lines of coverage*
  - \* General Liability: required by most state regulatory agencies, with limit up to \$1 million per occurrence/\$3 million aggregate, with coverage forms specifically designed for PMPs
  - \* Workers Compensation: fully compliant with state agencies, with limits up to \$1 million
  - \* Commercial Auto: a critical need for the PMP route-based profession, with limits up to \$1 million per occurrence/\$3 million aggregate and a special in-transit pollution endorsement at policy limits
  - \* Inland Marine: protects mobile equipment such as compressed air sprayers, pumps, hoses, motors, ladders, digging and drilling tools, etc.
  - \* Excess/Umbrella: useful for larger companies, and for those clients of PMPs who require higher limits of liability up to \$10 million; umbrella coverage can extend over GL, Commercial Auto and Workers Compensation
  - \* Crime: protects companies against accusations of employee thefts by employers and PMP customers
  - \* Commercial Property: protects the company-owned buildings and contents against fire, wind, theft and other named perils; coastal exposures are available
  - \* Business Service Bonds: includes license bonds (where required by state regulatory agencies), bid bonds and performance bonds, as required by some PMP clients
- \* Employment Practices Liability Insurance protecting companies from allegations:
  - \* Wage and Hour violations
  - \* Wrongful Termination
  - \* Discrimination in hiring, firing and promotion
  - \* Sexual Harassment and Hostile Work Environments

# Protecting Pest Management Professionals

## Special GL Coverage Forms

- \* **PDE Inspections Coverage:** provides coverage on property damage claims from the insured's Wood Destroying Insect/Organism (WDI/O) Inspection Reports; reports are usually used in the Act of Sale or for refinancing
- \* **PDE Treatment Coverage:** provides coverage on property damage claims from the insured's termite treatments done during the first year and if the treatment fails to prevent additional termite damage.
- \* **PDE Renewal Coverage:** provides coverage on property damage claims from the insured's previous termite treatments performed prior to our policy term that fail and allow continuing termite damage.
- \* **PDE Continual Monitoring/Treatment Coverage:** provides coverage for termite property damage as long as termite "baiting" stations (e.g., Dow AgroScience's Sentricon, BASF's Trenolna, Ensystem's Exterra) are actively monitored

# Protecting Pest Management Professionals

## Special Coverage Forms

- \* **Pesticide or Herbicide Application Coverage:** provides coverage from the use of products/chemicals by the insured that may cause a Bodily Injury or Property Damage claim
- \* **Pesticide or Herbicide Applicator Pollution Liability:** provides coverage for the pollution exposure from products/chemicals in the insured's vehicles that cause a Bodily Injury or Property Damage claim from an auto accident. If the insured's Commercial Auto policy is not part of the package, this endorsement is included in the GL policy
- \* **Care Custody and Control Coverage:** provides coverage for any Property Damage claims for items in the insured's care, custody and control




# Protecting Pest Management Professionals

Loss Control Services through *Skyward Specialty XPro*  
Loss Control Expert:

- \* Almost 30 years pest management experience
- \* holds state credentials
- \* frequent continuing education speaker at state and national meetings and contributor to national trade publications
- \* sits on association, regulatory and academic committees
- \* published in entomology scientific journals
- \* Personally assists clients with in claims prevention and risk mitigation

# Online Resources



HOME ABOUT APPLICATIONS  COVERAGE HIGHLIGHTS CONTACT

Click on the button to submit a Pest ID form to the University of Florida Entomology Club.

[PEST ID SUBMISSION FORM](#)

Click on the button to access TechPro Technician Training segments.


[TECHPRO TECHNICIAN TRAINING FROM UNIVERSITY OF FLORIDA](#)

Click on the button to access HIIG Xterminator Pro Driver Safety Online Course.

[HIIG XTERMINATOR. PRO DRIVER SAFETY ONLINE COURSE](#)

### Loss Control Files

- [+ Workers Comp/OSHA](#)
- [+ General Liability / Operations](#)
- [+ Vehicle / Drivers Safety](#)
- [+ Employment Policies / Practices](#)

WHICH WE ARE OUR BUSINESS  CLAIMS CONTACT US

### Drivers Certification Course

Step 1 of 25 - What You Received For Safety

Please Enter The Name That Will Be Displayed On Your Certificate

Full Name \*

First  Last

Company Name


City & State \*

City  State

Email \*

[NEXT](#)

Contact Us With Questions  
Phone (407) 340-3400, ext. 3037  
Email: [info@hiig.com](mailto:info@hiig.com)  
[Go Back To Client Area](#)  
[Click Here](#)

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### HIIG XterminatorPro Database of State Structural Pest Control Regulations

General References and Access	<a href="#">View This Category</a>
Licensing and Fees	<a href="#">View This Category</a>
Insurance and Bond Requirements	<a href="#">View This Category</a>
Continuing Education	<a href="#">View This Category</a>
Contracts, Record Keeping and Reporting	<a href="#">View This Category</a>
Termite Baiting	<a href="#">View This Category</a>
Wood Destroying Insect/Origin Reports and Inspections	<a href="#">View This Category</a>
IPM Regulations	<a href="#">View This Category</a>
Postings and Notifications	<a href="#">View This Category</a>
Adjudicatory Action, Fines and Penalties	<a href="#">View This Category</a>
Structural Fumigation	<a href="#">View This Category</a>

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# Protecting Pest Management Professionals

- \* Partnerships and Resources for PMPs
  - \* Interviews with insured clients to assist in claims and risk mitigation
  - \* Driver education performed in person and through online system
  - \* State pest control and OSHA regulatory compliance
  - \* Termite, pest and lawn treatment file documentation and agreement language
  - \* Partnerships with providers of discounted employee screening, human resources, employee handbook, GPS systems and pest management operating software services

# Online Portal: Submission & Binding



HIIG | XTERMINATOR PRO

- \* Monoline GL accounts, premiums under \$5000.
- \* Agent ability to apply Rating Tiers and Scheduled Credits to achieve a target premium and request immediate binding.
- \* Accounts with bed bug heat receipts, subcontracted receipts, direct or subcontracted fumigation receipts, Other Work Performed receipts or GL claims are portal available but require WC referrals
- \* Other LOBs can be submitted via emails.

Username

Password

LOG ME IN

[Set or Reset Password](#)

# Growing Your Book of PMP Business

- \* Competitive commissions paid for all lines
- \* Protection of business from BORs
- \* *Skyward Specialty XPro's* relationship with state regulators, state and national trade associations benefit PMP clients, engage agents in the profession and expose them to new business prospects
- \* Marketing assistance available through lists of PMPs, and GL expiration dates (where available), booth exhibits, sponsorships of select professional events

# *Let's Grow Together!*

Billy Craft

Skyward Specialty XPro | Vice President

877-799-1400, ext. 3034

[bcraft@skywardinsurance.com](mailto:bcraft@skywardinsurance.com)

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