

Pest Control Education

by

Jeanette Heinrichs,
CPIW

Vice President

VAN BEURDEN INSURANCE

SERVICES, INC.

1600 W. DRAPER ● PO BOX 67

KINGSBURG, CA 93631-0067

TEL: 559.634.7113 ● Fx:

559.897.4070

JHEINRIC@VANBEURDEN.COM

LIC No. 0376371

IMPORTANT!

ALL LIABILITY POLICIES
EXCLUDE ALL FORMS OF
POLLUTION AND NEED TO BE
ENDORSED TO COVER
CERTAIN FORMS OF
POLLUTION.

Section I: General Liability

Pest Control Operator

Insurance requirements outlined by the
California Department of Pesticide
Regulation

California Law Section 6524 of Title 3 of the California Code of Regulations

1. Covers Crop or Landscape or Property Damage As a Result of a **DRIFT** of a Pesticide from the area of treatment.
2. Covers Crop or Landscape or **PROPERTY DAMAGE** that may result from the handling of a Pesticide or Equipment Failure during the pesticide application.
 - Care Custody & Control
 - Spill during application

Section 1: General Liability-Pest Control Operator (cont.)

3. Covers **BODILY INJURY** to persons not involved with the pesticide application when the pesticide is directly or indirectly applied on them accidentally and result in illness or injury.

Section 1: General Liability-Pest Control Operator (cont.)

4. Transit (Road Spill) Liability
5. Limited Job Site Pollution Cleanup Liability
6. Additional Insured Endorsements
What are they?
Individual or Blanket Form
Type: “your work vs on going operations”
5. Mobile Equipment Liability
6. Property Damage & Bodily Injury
7. Premises Liability
8. Named Insured

Section II: Professional Liability

Pest Control Advisor, Crop Consultant, Arborist, Research/Consultant

1. Type of Insurance – Professional Liability
2. What does Professional Liability cover?
 - Bodily Injury
 - Property Damage
 - Economic Loss or Contract Obligations
3. General Liability – is it necessary?
 - Liability for Retail or Wholesale of material or equipment – Commercial Applicator
4. Premises Liability
5. Named Insured