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