Pest Control Insurance

Specialty trades & services - coverage overview, limitations and how to get a quote



OVERVIEW

Pest control carries chemical and pollution exposure that many general liability forms exclude, so carriers ask about fumigation, the chemicals you apply and applicator licensing.

WHAT'S COVERED

General liability
Bodily injury and property damage to others from your work.

Errors and omissions
Claims that a treatment failed, such as a missed termite colony.

Commercial auto
Vans, trucks and trailers you drive to jobs.

Pesticide drift and pollution
Injury or damage from chemicals that migrate off target.

Workers compensation
Medical bills and lost wages when a crew member is hurt.

Good to know
Carriers want to see pesticide applicator licenses for every technician, and termite work or fumigation usually needs its own coverage line.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Pollution and herbicide damage unless endorsed back
- × Wood-destroying organism inspections unless E&O is added

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- State applicator license numbers
- Revenue split by service type
- List of chemicals used
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/pest-control/

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