

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for pest control operators. Priorities reflect typical exposure; confirm against fumigation and WDO inspections.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Commercial General Liability (incl. Pesticide / Herbicide)	Covers bodily injury and property damage from applications — confirm pesticide exclusions are removed.	CORE
☐ Pest Control E&O	Covers WDO/WDI inspection errors relied on in real estate sales.	PREVALENT
☐ Pollution Liability (incl. Transit)	Covers spills and drift, including chemical spills in transit.	PREVALENT
☐ Commercial Auto	Covers service vehicles carrying chemicals.	CORE
☐ Workers' Compensation	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is a pesticide or pollution exclusion on the GL policy. Standard forms can exclude the very operations a pest control company performs, and fumigation claims — like the 2015 poisoning of a family by a fumigant not approved for homes — can be catastrophic. Operators should confirm pesticide operations are covered, use certified applicators, and verify clearance before re-entry.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.