

# Sample Pest Control Insurance Proposal

Sanitized sample for website visitors. This document is illustrative only and is not an offer, binder, quote, policy, or coverage recommendation.

## How this proposal is organized

This sample shows the written structure a pest control operator should expect after the risk report stage. The proposal compares coverage by line and calls out pest-control-specific endorsements instead of reducing the conversation to premium alone.

## Coverage comparison overview

Coverage line	Current program question	Sample recommendation language
General liability	Are chemical, completed-operations, and contract pesticides applied to cleaning and additional insured forms m	Confirm pesticides applied to cleaning and additional insured forms m
Pollution / pesticide application	Does the program respond to drift, spill, contamination, disposal, pesticide applications?	Autoclave disposal, pesticide applications? Coverage where carrier appetite a
Professional liability / E&O	Are termite, WDI, reporting, and recommendations	Review E&O endorsement, WDI wording, sublimits, and exclusions
Commercial auto	Are service vehicles, hired/non-owned autos, trailers	Review fleet schedule, endorsements, and pollution gaps tied to ve
Workers compensation	Do class codes, payroll, subcontractors, and seasonal technicians and technicians?	Seasonal technicians and technicians? Conditions before renewal.
Property and equipment	Are chemicals, sprayers, bait stations, tools, and storage locations, property, property?	Review storage locations, property, property? Scheduled-location needs.

## Certificate and ongoing support plan

Reasons Insurance handles certificate requests directly, reviews the program annually, and flags regulatory or carrier-form changes before renewal when they may affect coverage structure.

## Decision notes

Question	Plain-English answer
What is included?	Coverage lines, carrier options, endorsements, exclusions, certificates, and next steps are document
What is not included?	This sample does not promise eligibility, pricing, carrier appetite, or coverage for any specific operato
What happens next?	If the operator wants to proceed, binding requirements and effective dates are confirmed before cover