

Sample Pest Control Risk Management Report

Sanitized sample for website visitors. This is not a quote, legal advice, compliance advice, or a coverage recommendation for any specific business.

Purpose of the report

This sample shows how Reasons Insurance organizes pest control insurance friction before requesting a buying decision. The report identifies operational exposures, state licensing considerations, contract pressure points, and claim scenarios that can affect coverage structure.

Operation snapshot

Review area	Sample finding	Why it matters
Services performed	Residential and commercial pest control	Termite and WDI reports can create professional liability exposure beyond the policy.
Chemical application	Technicians carry and apply pesticides from service vehicles	Pesticide applicator wording should be reviewed directly.
Fleet exposure	Multiple marked vehicles carry equipment	Accidents can create cleanup costs excluded by standard policies.
Certificates and contracts	Commercial clients request additional insurance	Policy forms should be matched to contract requests before a deadline.

Documented claim scenarios to discuss

Scenario	Potential coverage friction	Review action
Pesticide spill after vehicle collision with \$2,000 cleanup costs	Standard cleanup and pollution exclusions	Review pesticide applicator endorsement and pollution coverage
Missed termite infestation discovered after a pre-E&O inspection with \$60,000 in structural repair costs	Pre-E&O inspection coverage	Review pre-E&O inspection liability, WDI inspection liability, and structural repair coverage
Lost key or access-device incident at a commercial site	General liability may not automatically respond	Review key or access device endorsement

Suggested next conversation

The next step is a written proposal only if the risk report shows a better program may be available. The proposal should show carrier options, coverage lines, endorsements, exclusions, certificates, and renewal support in plain English.