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# Pest Control Business Insurance Checklist

moneygeek
FIND YOUR FINANCIAL HAPPY PLACE

## 1. Identify the Coverage You're Required to Carry

*Record rules tied to each job before you shop.*

### Business snapshot

Business name ____________________

State(s) where you work ____________________

Employees ____________________

Main pest control services ____________________

Business owned vehicle? ____________________

Licensed or certified work? ____________________

### Requirement checks

- [ ] I checked state pest control licensing and insurance rules.
- [ ] I checked workers comp rules for my employee setup.
- [ ] I confirmed the auto liability minimums where I drive.
- [ ] I checked whether restricted use pesticide certification applies.

### Client and contract requirements

| Requirement | Required? | Limit or wording | Who requires it? |
|---|---|---|---|
| General liability | | | |
| Workers comp proof | | | |
| Commercial auto | | | |
| Certificate of insurance COI | | | |
| Additional insured endorsement | | | |
| Other | | | |

**Starting point**

*Treat legal, licensing and contract rules as the baseline. Page 2 helps you spot risks that may still need protection even when nobody requires it.*

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# 2. Match Your Services to the Risks They Create

*Tie each risk to a policy tied to the work you do.*

## What does your pest control business actually do?

- ☐ I apply pesticides at customer properties.
- ☐ I perform fumigation work.
- ☐ I complete termite or WDO inspections.
- ☐ I carry costly portable gear between jobs.
- ☐ I take online payments or store customer data.
- ☐ Other: ____________________

## Match the exposure to coverage

| What could happen? | Coverage to investigate | Applies to me? | Question to ask |
|---|---|---|---|
| A pesticide spill or chemical release causes damage | Pollution liability | | |
| A termite or WDO problem is missed in an inspection | Professional or inspection liability | | |
| Portable gear is stolen or damaged away from your shop | Tools and equipment | | |
| Customer data or online payments are compromised | Cyber insurance | | |

Coverage questions I still need answered:

____________________

____________________

____________________

**Risk check**

*Add protection because a real loss could affect your business, not because a policy appears on a generic insurance list.*

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# 3. Set Limits Around the Work You Take

*Set caps tied to the cost of a serious loss.*

## How expensive could one job go wrong?

Highest liability limit a client requires ______________________

Largest property or account I service ______________________

Total value of portable gear I rely on ______________________

Largest loss I could reasonably pay myself ______________________

## Coverage limits

| Coverage | Contract or legal minimum | Current or quoted limit | Limit I plan to buy | Why this amount fits |
|---|---|---|---|---|
| General liability | | | | |
| Tools and equipment | | | | |
| Pollution liability | | | | |
| Commercial auto | | | | |
| Workers comp | | | | |
| Other | | | | |

## Equipment replacement check

| Tool or equipment | Qty. | Replacement cost each | Total value |
|---|---|---|---|
| Sprayer or fogger | | | |
| Inspection gear | | | |
| PPE or application gear | | | |
| Other portable gear | | | |

**Estimated total replacement value:** ______________________

**Limit check**
*Do not pick limits from price alone. Think about what you would have to replace, defend or pay for after a serious loss.*

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# 4. Research Providers Before You Quote

*Check each insurer against the work and help you need.*

## Work I need the insurer to confirm

- ☐ Fumigation
- ☐ WDO or termite inspections
- ☐ Restricted use pesticide applications
- ☐ Chemical heavy commercial work
- ☐ Work across multiple states
- ☐ Other: ____________________

**If any box applies**

*Ask whether the insurer covers that work under its pest control program or whether you need a separate endorsement, class or specialty policy.*

## What matters most to me

| Priority | What good looks like for my business |
|---|---|
| — | Clear claims ownership or a dedicated contact |
| — | Licensed agent or specialist access |
| — | Fast COI access |
| — | Easy policy changes |
| — | Pollution or pesticide related options |
| — | Ability to keep several policies with one insurer |

## Providers worth quoting

| Provider | Why I am considering it | What I still need confirmed |
|---|---|---|
| | | |
| | | |
| | | |

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# 5. Compare Quotes Using the Same Coverage

*Use one setup so price reflects the same protection.*

## Use consistent business details

Annual revenue

Employee count

Payroll

Work vehicles or drivers

Equipment replacement value

Main services performed

## Coverage setup I want quoted

- ☐ General liability
- ☐ Pollution liability
- ☐ Tools and equipment
- ☐ Commercial auto
- ☐ Workers comp
- ☐ Commercial property
- ☐ Professional liability
- ☐ Cyber insurance

## Quote comparison

| Comparison point | Quote A | Quote B | Quote C |
|---|---|---|---|
| Provider | | | |
| Monthly or annual premium | | | |
| General liability limit | | | |
| Deductible | | | |
| Tools limit | | | |
| Pollution liability included? | | | |
| Required endorsements included? | | | |
| Key pest control services covered? | | | |
| Anything missing? | | | |

**Price check**
*If one quote leaves out a service, limit or add on you asked for, get it fixed before you compare premiums.*

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# 6. Review the Policy Before You Buy

*Read the policy itself before you sign.*

## Final policy check

- ☐ My legalbusinessname and operations are correct.
- ☐ The limits match the quote I approved.
- ☐ Required additional insured wording is included.
- ☐ Coverage starts before my next required job.
- ☐ My equipment values are accurate.
- ☐ I know the cancellation notice period.
- ☐ I know who to contact if I have a claim.
- ☐ All promised endorsements are attached.

## Exclusions wording and cancellation terms to check

| Question | What the policy says | Resolved |
|---|---|---|
| Does the pollution exclusion affect pesticide application or transport? | | |
| Are fumigation or WDO inspection services excluded or restricted? | | |
| Does tools coverage cap theft from a vehicle or off site storage? | | |
| How does the policy define the operations I told the insurer about? | | |
| Do any endorsements narrow the base policy wording? | | |
| How much notice is required before cancellation takes effect? | | |

**Before you buy**

*If wording is unclear, ask the insurer to explain it using a real pest control job you perform. Do not rely on the coverage name alone.*

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# 7. Reassess Coverage as Your Business Changes

*Check again when the way you work has changed.*

## Changes that should trigger a review

- ☐ I hired technicians or returned to solo work.
- ☐ I added or sold a service vehicle.
- ☐ I moved toward or away from commercial accounts.
- ☐ I stopped offering a service.
- ☐ I added or dropped fumigation.
- ☐ My equipment values changed a lot.
- ☐ I started working in another state.
- ☐ Other: ____________________

## What changed since my last review?

| Change | Date | Coverage affected | What I need to check |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |

Current provider ____________________

Renewal date ____________________

Next review date ____________________

Why my current setup still fits:

______________________________

______________________________

______________________________

**Review both ways**

*A change can mean you need more protection, but it can also mean you are paying for coverage that no longer fits your pest control business.*