

Pest control



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With over 20 years of experience providing insurance coverage for pest control operations, Markel understands the unique risks of this industry. Coverage is available for general spraying, lawn and ornamental, termite control, and structural fumigation.

Product highlights

- All available states are admitted
- Job site pollution up to policy limits
- Transit pollution up to policy limits
- Care, custody, and control
- GL and property enhancements available

Coverages

- General liability
- Excess liability
 - Catastrophic losses such as death, a major chemical spill, an injured worker, or an auto accident can cost more than the typical policy limit.
- Inland marine
 - Termite rigs
 - Lawn care equipment
 - Tools and equipment
- Professional liability
 - Coverage for your employees is included at no additional cost with your general liability policy.
- Property
 - Building and business personal property

Coverage enhancements

- Limited mold coverage available
- Inspection for termites, wood-destroying insects and organisms, up to policy limits with unlimited tail
- Fumigation coverage available
- Medical payments – increased limits
- Fire legal liability – increased limits
- Blanket additional insured, including completed ops, waiver of subrogation, per project aggregate, and primary noncontributory
- Business income
- Tools and equipment – under \$2,500

Target classes

- General pest control spraying
- Lawn spraying
- Mosquito spraying/misting
- Structural fumigation
- Termite operators
- Termite/WDI/O inspectors
- Wildlife and critter control

Ineligible classes

- Crop spraying
- Home inspectors
- Heat treatment
- Snow and ice removal

Risk management and loss control

Available to customers at markelinsurance.com

- Access to safety guides and risk management tips via our risk management library
- Discounted background checks, online driver education courses, and online program training courses
- Access to Risk Solution Services department for questions

Minimum premium

- \$450 - \$850

Capacity

- Up to \$2m occurrence/\$4m aggregate on primary
- Up to \$5m via excess

State availability

- Eligible in all states except Alabama, Alaska, and Hawaii

Related coverages

- Lawn care
- Janitorial services
- Workers compensation

Submissions

mPortal – account.markel.com

Find your underwriter at markelinsurance.com/contacts

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