

# Bespoke Insurance Policy for Pest Control Contractors

We are able to insure most companies operating in this sector including their ancillary activities. Cover is available for companies operating at height or working in high risk environments or overseas.

Typical companies we insure include:

- Pest & Vermin Contractors
- Removal of droppings
- Disinfection
- Bird & rodent prevention
- Fly control
- Use of baits & poisons
- Audits & surveys
- Height work
- Fumigation
- Wasp nest control
- Disposal of waste
- Use & sale of pesticides
- Use of hawks
- Timber preservation
- Camera surveys
- Rubbish clearance & sharps removal
- Pressure washing
- Use of firearms

We can provide cover for:

- Employers Liability
- Public & Products Liability (including inefficacy)
- Commercial Property All Risks
- Business interruption All Risks
- Contract Works
- Professional Indemnity
- Property Terrorism Cover
- Legal Expenses
- Directors & Officers Liability
- Fidelity Guarantee

## What makes this policy better than others?

Significant benefits of our cover:

- Inefficacy cover up to the PL limit
- Damage to property being worked upon
- Treatment Risks cover (covers damage to wood fixtures & fittings, carpets & upholstery etc from incorrect application of products)
- Criminal & deliberate acts
- Failure to secure premises (e.g. not setting an alarm & a subsequent theft)
- Incorrect destruction of goods
- Damage to third party plant being operated
- £250 third party property excess
- Use of Firearms & Shotgun Extension (covers bodily injury or damage resulting from the use of firearms or shotguns)
- Financial Loss (including products) Extension
- Fidelity Bonding Extension (not restricted to legal liability)
- Loss/Consequential Loss of Keys Extension (legal liability for consequences of lost keys paid under PL & thus to the full PL limit)
- Customers goods at own premises Extension (to cover goods removed for treatment)
- Misuse of phones Extension
- Professional Indemnity section ( £500,000 limit available for BPCA contractors, higher if needed). Note BPCA membership requires a £500,000 PI limit & a £2m PL limit.
- Free Directors & Officers section £100,000 limit (higher limits available on request)

Note: This is only a brief overview of cover please refer to our full summaries of cover & policy wordings for full details