

KNOW WHAT YOU'RE UP AGAINST

**9 risks that every pest management
company should look out for**

Every business has risks, but pest management companies face a wide range of issues unique to the industry and many are highly unpredictable. Whether it's a distracted employee or a cyberattack, both traditional and emerging risks are all around.

**So how do
you protect
your business?**

The first step is to know what you're up against. Here is a list of 9 risks that could entrap your pest management business in some sticky claims. Why 9? Because, just like your risks, 10 would have been far too predictable.

1. YOUR EMPLOYEES

They may be your greatest asset, but they could also be easily injured on the job. Something as innocent as an open file or a spilled water bottle can cause a slip-and-fall that could land an employee in the emergency room and at home for days.

2. YOUR CUSTOMERS

Your source of revenue could also be the source of a liability claim when a disgruntled customer feels wronged. You may have done everything according to industry best practices, but a customer with unreasonable expectations can still sue a business when he or she is not satisfied.

3. JOB APPLICANTS

As demand for pest management services increases, businesses are likely going to need to increase staffing. Job applicants who feel they weren't given a fair chance at the job could sue an employer for discrimination. Likewise employees who feel they were overlooked for a promotion, for example, could also file an employment practices liability claim.

4. CYBER HACKERS

Cyberattacks are no longer just the concern of large financial institutions or retailers. Some cyber hackers have started to attack "soft targets," like small businesses that may not have the resources to keep up with the latest cyber security measures.

5. YOUR ASSISTANCE DOGS

Their keen sense of smell has been a great addition to many businesses that have taken canines into service, but even the best trained "assistant" can miss or be misled by residual odors that causes pests to be left behind. And a dog's growl or a sudden movement can also create issues on the jobsite.

6. YOUR VEHICLES

Vehicle claims may seem as old as the hills, but with the advent of mobile devices, distracted driving has been identified as a growing source of accidents.

7. YOUR PRODUCTS

Customers and regulatory agencies have become increasingly cautious about the use of certain substances. Keeping up on the proper use and disposal of pesticides and other substances that are used in a pest management business can be a job in itself, but it's essential if a business doesn't want to run into an environmental claim.

8. YOUR SUBCONTRACTORS

Many subcontractors simply don't have enough insurance, which can spell trouble for you. If you can't provide documentation of insurance for a subcontractor, you could be on the hook if a claim occurs.

9. NATURAL OR MAN-MADE DISASTER

Wildfires, floods, severe weather-related storms, power disruptions. They seem to be happening with increasing frequency. Have you ever asked yourself whether your business could withstand a major disruption?

Are you worried yet? Fear not, there is a solution. Pest management companies that have a formal risk management strategy, safety plan, and customized insurance program are infinitely less vulnerable to these risks. The first step is awareness, and the second is action. Reach out to a risk professional who knows your industry and can guide you through the important process of exterminating your risks.

ABOUT THE PEST MANAGEMENT PROFESSIONALS INSURANCE PROGRAM

Alliant's Pest Management Professionals Insurance Program provides best-in-class insurance and risk management solutions that protect professionals from a range of pest-specific exposures. With a long history serving the pest management industry, a full-service staff, a breadth of customized coverages, and competitive pricing, the Pest Management Professionals Insurance Program is the industry's most robust risk and insurance platform.

ABOUT ALLIANT

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