

Markel Specialty Commercial's insurance products and services are offered through Markel Specialty, a business division of Markel Service Incorporated. Package policy is available in all states except AK, AL, and HI. Policies are written by one or more Markel insurance companies. Terms and conditions for rate and coverage may vary.

# Insurance for pest management

Pest control



We know your risks. Markel's pest control program is designed specifically for pest control operators. Our expertise and knowledge, coupled with the long-term relationships and commitments to the industries we serve, allows us to remain close to the customer and fulfill their specialist insurance needs.



### Property coverage

Property coverage for pest control operators reduces exposure in your property. Enhancements include canine mortality, small tools and equipment coverage, sign coverage, and more.

Business income insurance compensates the insured for income lost during the "period of restoration." With this important coverage, your pest control operation can receive the revenues it would have earned had there been no loss.

### Liability coverages

**General liability:** General liability coverage in insurance policies protects pest control operators against unforeseen claims and lawsuits.

It pays settlements, awards, and the legal cost to defend you, your organization, and your employees. It protects your pest control operation's reputation which is especially important if a lawsuit is brought against you.

**Professional liability:** For your employees, professional liability coverage is included with general liability at no additional cost.

**Customized enhancements:** Customized enhancements for the pest control industry include:

- Limited mold coverage available
- Inspection for termites, wood destroying insects and organism, up to policy limits with unlimited tail
- Fumigation coverage available
- Completed operations
- Personal and advertising injury
- Care, custody & control
- Contractual liability
- Premises liability
- Medical payments
- Fire legal liability
- Herbicide/pesticide application
- Job site pollution up to policy limits
- Transit pollution up to policy limits
- Blanket additional insured including completed ops, waiver of subrogation, per project aggregate and primary non contributory

**Excess liability:** Excess liability covers losses that may exceed your policy limits. Catastrophic losses such as death, a major chemical spill, and injured worker or an auto accident can cause more than the typical policy limit. Excess liability with pollution coverage is available with limits up to \$10 million.

