



INSURANCE MANAGEMENT

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Mosquito & Tick Control: Managing Liability During a High Risk Season

By John Culotta

The 2026 tick and mosquito season is shaping up to be a challenging one for pest management professionals, with early activity and above-normal pest pressure emerging across many regions. Warmer temperatures and heavy winter snow cover have likely increased survival rates for both ticks and mosquitoes.

These environmental conditions do more than increase pest numbers; they also elevate the operational, liability, and workers' compensation risks pest control companies must manage. Managing these risks effectively involves prioritizing technician safety, strengthening operational controls, enhancing client communication, and ensuring strict adherence to regulatory and environmental compliance.

Protect Your Team

Technicians face direct exposure when servicing tall grass, brush, wooded edges, and shaded areas where ticks thrive. Dense vegetation creates the moisture and shelter these pests need to survive and spread. Reducing this risk starts with the consistent use of personal protective equipment, including long sleeves, treated

clothing, gloves, and properly fitting boots.

Training should also include how to identify high-risk environments, recognize early signs of tick activity, and conduct thorough post-service tick checks before reentering vehicles or customer homes.

Additional protective steps include:

- Providing uniforms pretreated with a long lasting insecticide that repels and kills ticks and mosquitoes
- Encouraging the use of EPA-registered repellents on exposed skin during peak activity times
- Keeping lint rollers and sealable bags in service vehicles for quick tick removal and disposal
- Rotating high-risk routes to reduce technicians' repeated exposure to dense vegetation or heavily infested areas
- Regularly inspecting equipment such as sprayers and backpacks to ensure they are functioning properly and do not pose unnecessary contact risks
- Holding brief weekly safety meetings during peak season to reinforce best practices and share field insights

Documented safety protocols, PPE enforcement, and training logs can significantly strengthen a defense if an employee injury claim or negligence allegation arises later.

Protecting your team is fundamental to a strong risk-management plan, but reducing exposure also relies on setting clear customer expectations.

Improve Customer Outcomes

Managing client risk is just as important as protecting technicians. EPA-registered products are safe when applied according to label directives, but clients need specific instructions, especially about staying off treated areas until they dry. Clear communication reduces misunderstandings, limits confusion and gives customers confidence

during a season when both pest activity and concerns tend to spike.

Many clients begin the season with unrealistic expectations about treatment results or limited awareness of how their property conditions impact pest presence. Without education, these gaps can cause health risks, service frustrations, and callbacks. PMPs can prevent these issues by explaining what treatments can and cannot do, how long results usually last, and how weather and vegetation influence pest activity. A well-drafted service agreement can further reduce misunderstandings and provide valuable contractual protection if disputes arise.

It's equally important to help customers understand their role in reducing risk. Simple yard maintenance, like eliminating standing water that supports mosquito breeding and managing vegetation that provides ticks with habitat, can greatly improve treatment results. When customers understand both professional service capabilities and the importance of property maintenance, they become safer, more satisfied partners throughout the season.

Reduce Liability and Exposure

During high-risk seasons, operational discipline becomes a key defense for pest management companies. Following product label instructions is critical, as any deviation increases liability risk. Regular training and field audits help ensure technicians apply products consistently and fully comply with label instructions.

Thorough documentation remains one of the strongest claim-defense tools available to pest management firms. Every service should include notes on the products used, application rates, weather conditions, treatment areas, and any customer interactions. If a claim occurs later, detailed records provide the evidence needed to show proper procedures and defend the company.

Strengthen Your Safeguards

Clear, well structured contracts are among the most effective tools to

safeguard during high tick and mosquito season. Agreements that outline service limitations, treatment expectations, customer responsibilities, and environmental factors help prevent misunderstandings before they occur. When customers know exactly what the service includes and what it does not, companies reduce the likelihood of disputes and create a stronger foundation for resolving issues if they arise.

Adequate insurance coverage is another critical layer of protection. Pest management companies should review general liability, professional liability (E&O), pollution liability, commercial auto, and workers' compensation policies annually to confirm coverage aligns with actual operations.

Owners should also review exclusions related to pesticides, pollutants, subcontractors, employee injury, and overspray allegations; areas where many firms mistakenly assume coverage exists. Mosquito and tick control will always involve some degree of risk, but a proactive approach to the season allows pest management firms to protect their employees, improve customer outcomes, and reduce claim exposure across the business. In today's environment, proactive risk management is not optional; it is a competitive advantage.



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