

## Expert Opinion

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### Insect Detection Dogs: Is Your Investment Protected?

By John Culotta

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Many pest management professionals (PMPs) know the value of using dogs to sniff out the scent of termites inside walls, where the pest's telltale trails can escape a human's trained eyes. These canines are more than a PMP's best friend. In fact, I have seen estimates that they are 400 to 600 times more effective than humans in detecting termites.

I expect a rise in the use of these dogs because they have also proven particularly adept at detecting bed bugs — and I don't have to tell any PMP about

the growing bed bug problem today in homes, hotels and other structures. Having a trained dog to help sniff out these stubborn pests can be quite an asset.

Training dogs for this job is no small investment for a PMP. It is a very specialized process, similar to training a dog to sniff out the scent of drugs, bombs or weapons. This process is time-consuming, and the costs can be several thousands of dollars to train just one dog.

As a result, if the dog were to die unexpectedly, it would represent a loss for a PMP. Just as you want to protect your vehicles, buildings and employees, you want to protect the investment you have made in your dog. That's where insurance can help.

"Animal Mortality" insurance coverage can be difficult to obtain under most PMP insurance policies. However, the Brownyard PCOpro insurance program has just added this specialized policy, providing coverage for canines that are specifically trained to detect insects or vermin with a limit of up to \$15,000 per dog (subject to policy conditions regarding fair market value).

As with all insurance policies, there are also certain restrictions and conditions, such as the age of the dog, a requirement that the dog is currently active in insect or vermin detection services, specifically trained for insect or vermin detection, etc.

Fortunately, this coverage has very low premiums — and a big return: If your trained dog suffers an unexpected death, you will be reimbursed for your investment. That's peace of mind any PMP can use.

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### **Liability Lessons**

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