

Expert opinion

When the heat is on...

By Richard Randazzo



A customer called a pest management professional (PMP) late last year to treat an apartment for bed bugs. After an inspection found these stubborn pests, the PMP decided on heat treatment. He gave the customer a prep sheet with instructions for preparing the apartment.

During treatment, a record player and albums were left in a room that was treated. The albums warped and the player was damaged. The customer brought a claim against the PMP, stating he did not understand the risks involved in the heat treatment. Unfortunately, the PMP had forgotten to

get the customer's signature on the prep sheet.

This is a common claim brought against PMPs after heat treatment... a preferred treatment for bed bugs, but also the leading source of claims. In addition to a large number of cases involving warped personal belongings, we have seen everything from fires started when a heater was placed too close to flammable material to water damage when the heat activated a sprinkler system.

When using heat, it's important to take precautionary measures. Also, take the time not only to make sure your customers complete all necessary paperwork, but to speak with customers and set realistic expectations.

Protect yourself

It's important to take all the measures you can to minimize your risk against these types of claims. Here are some helpful hints:

- Ensure that heaters are not placed too closely to flammable or fragile objects, or furniture.
- Make sure the maximum temperature setting is below 155 degrees Fahrenheit, the temperature at which most sprinkler systems are activated. Alternatively, check the activation temperature of the sprinkler system before setting the heater. Some PMPs use dry ice to "fool" the sprinkler system, but it is still a good idea to keep the heater below the activation temperature.
- Linoleum and other surfaces can warp or melt easily. Apply patch tests to surfaces when in doubt about their reaction to the heat.
- Make sure customers have removed any items specified in your prep sheet, packaged them in tightly sealed bags or containers, and removed them from the treatment area.
- Pay particular attention that pressurized items such as fire extinguishers and aerosol cans have been removed.

- Check that all pets and pet homes (aquariums, for example) are off the premises.

Walk and talk

In addition to making sure customers sign all documentation, including the prep list and waivers of liability, it's important to talk with your customer and be sure they understand the risks. This includes understanding that bed bugs may require more than one treatment. Don't assume that customers understand all of the paperwork; walk with them through their home and explain it in person.

Most importantly, let your customers know what to expect when they arrive back to their home after the treatment process. Because bed bug treatment often takes multiple applications, it is important to discuss with customers and address this in contracts. Going over all of these details may save questions, confusion and concern in the end.

Finally, set realistic expectations with your customer. You should not be held accountable if a customer delays your ability to come back for follow-up treatments. Discussing items such as these can help make the claims process run smoothly... or prevent a claim from ever occurring in the first place.

Richard Randazzo is president of Brownyard Claims Management, a loss prevention and full-service claims subsidiary of Brownyard Group (www.brownyard.com), a leading insurance program administrator providing specialized insurance coverage for select industry groups, including pest management professionals. He can be reached at rrandazzo@brownyard.com.

In the news

Safety programs lower insurance costs

According to an article that appears in a recent issue of trade magazine *Business Insurance*, "companies can see about a \$3 to \$6 savings in workers comp claim costs for every \$1 spent on behavior-based safety programs."

From the *PMP* archives

Heat treatment programs for bed bugs

Rose Pest Solutions' Mark "Shep" Sherperdigian sets forth considerations and tips for implementing a successful heat treatment program for bed bugs that still ring true today.



Advertise online or in print: contact Marty Whitford: mwhitford@northcoastmedia.net or call 216-706-3766.

You are currently subscribed to *DTY: Insurance* as %%EMAILADDR%%.

If you wish to change your preferences [click here](#)

If you wish to leave this mailing list, simply [unsubscribe](#) | Refer to our [Privacy Policy](#)

Pest Management Professional is a division of North Coast Media.

1360 East 9th Street, Suite 1070, Cleveland, OH 44114

© 2013 North Coast Media. All Rights Reserved.

Reproduction in whole or in part is prohibited without written permission.

