

### Expert opinion

#### Four ways to prevent termite claims

By John Culotta



Bed bugs have grabbed much attention among pest management professionals (PMPs) in recent years, and rightfully so. They have proved frightening to those affected, difficult to eradicate and the source of many claims against PMPs. But termites also remain a big part of most pest control businesses, demanding attention to avoid costly claims ... not all of which might be covered by your insurance policy. Here are four ways PMPs can protect themselves when doing termite treatments and inspections:

##### 1. Use video.

Photographing an inspection is good; taking video is even better. Whether the inspection is inside or outside, using video with a time and date stamp provides visual evidence that there was no damage, mud tunnels or other signs of termite infestation. If hidden termite damage is discovered months later, video evidence can really limit the claims brought against you and strengthen your defense if you do incur a claim. The good news is that, given the quality of video on today's smartphones, there is no reason to invest in an expensive video camera. Just use your phone or inexpensive video camera to document your work. Then upload the video to your computer ... and remember to back up your system.

##### 2. Update your contracts.

Revise contracts so customers will sign off on any particular clauses that reflect damage for which you will not be responsible. These signatures on individual clauses are in addition to the final signature at the end of the contract. For example, if your firm is not responsible for treating for Formosan termites or the damage they may cause, you should have a clause in **boldface type** stating so in the contract, and the customer should sign off on the clause. It's always good practice to have your attorney review your contracts, along with a copy of your insurance policy.

##### 3. Follow up with customers after treatments.

A phone call to the customer a week or two after a treatment can go a long way in preventing claims. By placing a call and asking customers whether they are satisfied, you are telling them that you care about your work and their satisfaction. This simple, yet proactive step can head off a potential claim weeks or months later.

##### 4. Stay up-to-date on treatment training.

Chemicals, treatment and inspection techniques continue to improve, so it's important to take advantage of any relevant training. This training is often available at regional association trade shows, and can not only improve your techniques but also demonstrate to customers that you are using the latest methods.

When it comes to termite inspection and treatment, you can't prevent all claims, but by following these four steps you can prevent some of them ... and strengthen your defense if necessary.

John Culotta is program manager of PCOpro, the pest control operator program at Brownyard Group ([www.brownyard.com](http://www.brownyard.com)), a leading administrator providing specialized insurance coverage for select industry groups. He can be reached at [jculotta@brownyard.com](mailto:jculotta@brownyard.com) or by calling 800-645-5820, ext. 122.

## In the news

---

### [The secret to termites' success? Poop](#)

Reuters News Service reports that "termites' practice of building nests out of their own feces creates a scatological force field that Florida scientists now believe is the reason biological controls have failed to stop their pestilential march all over the world."

### [Termite microbes have story to tell](#)

The University of Connecticut's Dr. Ken Noll was a recent guest on WAMC.org's "Academic Minute," discussing how listening closely to the microbes in the gut of a termite could lead to a better understanding of the human digestive system.

## From the *PMP* archives

---

### [Swarm season approaches: Be ready](#)

Pest Management Professional Hall of Famer Greg Baumann offers advice about cross-selling termite work to general pest customers.

**Advertise online or in print by contacting Michael Eager at [m.eager@northcoastmedia.net](mailto:m.eager@northcoastmedia.net).**

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

You may change your enewsletter [preferences](#) at any time.

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.