Direct to You: The Insurance Guide

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Expert opinion

Don t get burned: Overtreatment with pesticides can equal burnt lawns

By John Culotta



Say you are working at a customer shome, spraying their lawn to tackle a nasty infestation of beetles. This is your second time back to treat this lawn, and these pests just won t quit. You want to beat these bugs once and for all, so you make a couple of extra passes with the pesticide sprayer. What harm could that do?

The customer calls a few days later. You re expecting praise for a job well done, but instead she says you killed her lawn—reburned to a crisp is the way she describes it.

Believe it or not, we often see property damage insurance claims stemming from lawn overtreatment such as this. The lawn becomes collateral damage in the battle against yard pests. Though this may seem like minor damage compared to an infestation, the cost to replace the grass can be significant depending on the size of the area affected.

Overtreatment usually happens due to applicator error not reading the manufacturer instructions for application rates per square foot. This damage can also happen when the PCO is mixing the chemical himself and fails to mix it properly, resulting in too strong a pesticide. If you do not take the time to calculate the appropriate application rate or chemical formula, you can end up over treating the lawn.

Training is the best way to mitigate the risk of lawn overtreatment. Technicians must be trained to carefully read manufacturers labels and understand application rates and mixing procedures. Firms engaged in lawn spraying should incorporate some form of in-house training dedicated to keeping up with changes to manufacturers guidelines.

Many homeowners spend hundreds of hours and thousands of dollars every year to keep their lawns lush, green and pest-free. By preventing damage during pesticide treatments, you can be their ongoing partner in lawn maintenance.

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The last thing you want is a dissatisfied customer claiming your work was negligent or did not live up to their expectations. But too often we see claims by customers who did not understand either the risks or probable outcome of their treatment.

When the heat is on...

A pest management professional decided on heat treatment for an apartment for bed bugs. 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.

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