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THE INSURANCE GUIDE

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Expert opinion

Burnt Lawns and Your Bottom Line

By John Culotta



Where would pest management professionals be without chemicals? They're our defense against intransigent insects, and a staple in the warmer months when lawns need fertilizing and weeds need to be killed.

But you can have too much of a good thing. As your PMP and landscape professional colleagues in the Southeast can attest, fertilizers and herbicides can damage the plants they are intended to help. When mixed improperly or over-utilized, fertilizers and herbicides can burn

plants or kill the wrong plants, turning green to brown.

That may not sound like a big problem, but it can add up to an expensive one. For businesses like golf courses, finely groomed landscaping is integral to their operations. Customers may seek compensation for their damaged landscaping, leading to lawsuits and insurance claims. Claims stemming from damage to golf courses can cost hundreds of thousands of dollars. Even those resulting from damage to private property can be five figures.

Fortunately, burnt lawns and other chemical-related claims aren't inevitable, and mitigating this risk is relatively simple. It's certainly much easier than dealing with the financial and reputation repercussions of a large claim:

- Always ensure the chemical used is safe and appropriate for the pest or problem you are addressing. For example, combination weed and grass killers available at home improvement stores are sometimes mistaken for weed killers.
- Read the manufacturer's application guidelines, whether you are using an unfamiliar chemical or something you have applied before. Pay particular attention to the recommended amount and mixing instructions. If used improperly, any landscaping chemical can hurt more than it helps.
- Training helps ensure you are using chemicals correctly. In some states, training is mandatory for PMPs. Your training should include education in new products, chemical application procedures and local ordinances related to pollution.
- If you manage other pest control professionals, you may also want to consider your payment structure. If your employees get paid per application rather than per hour, they may be rushing to perform treatments.

Are you covered? Review your insurance coverage with your broker periodically to ensure you have enough of the right coverage. Keep in mind:

- Your property liability policy does not necessarily cover chemical damage. In fact, a standard general liability policy explicitly excludes pollution. If you apply herbicides, fertilizers or other chemicals around customers' homes or businesses, you should carry a pollution liability endorsement.
- Look for a pollution liability endorsement that also covers environmental cleanup. This is not a standard coverage.

Don't get burnt by a silly mistake. When doing landscaping work, ensure you know how to prevent burning plants, and make sure you have the right insurance coverage for this risk.

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Five Ways to Protect Yourself When Using Subcontractors

Hiring third party contractors to perform treatments on behalf of your pest control firm can be an efficient way to manage the peaks and valleys of business. But it's important to remember that when a subcontractor performs work for you, you are not only responsible for the quality of the work performed. You also may be legally responsible for any claims that arise out of their actions.

Employee Training and Managing Customer Expectations

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.



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