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THE INSURANCE GUIDE

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An ounce of prevention: How to minimize risk with proper mixing, application and training

By **JOHN CULOTTA**

With some of the recent chemical-related lawsuit settlements grabbing the mainstream media's attention, it brought to mind the importance of managing the risks involved in the use of chemicals in a pest management professional's (PMP's) daily routine.



While PMPs do not manufacture the chemicals they use, they could be brought into lawsuits for not following instructions regarding the application rates or proper mixing of chemicals. So, I thought I'd take the opportunity to discuss strong risk management and safety measures that help ensure PMPs are trained properly, adhere to manufacturers' guidelines, and mix and apply chemicals properly.

Chemical mixing and application

To ensure effective treatments, make sure everyone is mixing and applying chemicals according to manufacturers' specifications, whether they are using an unfamiliar chemical or something they have applied before. Here are some tips:

- *Pay particular attention to mixing instructions and recommended amounts.* If used improperly, any pesticide or herbicide can hurt more than it helps.
- *Check application rates per square foot.* Damage can occur when PMPs are mixing chemicals themselves and fail to do it properly, resulting in too strong a pesticide (or too weak a pesticide, which, as you know, will be ineffective).
- *Make sure all canisters are cleaned prior to adding and/or mixing new chemicals.* Ideally, use a separate canister for each different chemical. At a minimum, have separate canisters for indoor use and outdoor use, in different colors.
- *Use chemicals for approved applications.* Make sure chemicals being applied are approved for effective use on the targeted insect.

In these and other property damage cases, homeowners want reimbursement from *someone*, and liability often falls back on the PMP. This is why clear communication with customers is so important. One lesson learned from these nearly two decades of

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insuring bed bug treatments is the importance of communicating with customers.

Training best practices

As an insurance professional, I have seen that training is an important way to prevent mistakes when applying pest control chemicals. Technicians must be trained to carefully read manufacturers' labels, understand application rates and mixing procedures, and to use equipment appropriately. This training also should include education in the use of new products and local ordinances related to pollution.

In addition, make sure both experienced professionals and rookies are trained to meet technical standards, and ensure this training keeps up with manufacturers' most recent guidelines. Following these steps can help PMPs and their companies minimize the risk of facing a lawsuit, settlement and/or damaged reputation.

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