

# PMP » Direct to You

## THE INSURANCE GUIDE

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### COVID-19: What We Can Learn About Risk Management

By **JOHN CULOTTA**

We are all concerned with the protection of human life during this COVID-19 pandemic. Yet as state and city economies across the country have reopened to varying degrees, businesses have had to grapple with how to operate safely and within state guidelines. Safety and effective risk management have long been cornerstones of strong pest management businesses, and the current pandemic has made them more important than ever.



Here are three risk management principles that the COVID-19 pandemic has reinforced:

#### 1. Safety is an everyday practice.

Let's face it: many people do not typically wash their hands every time they come home. The COVID-19 pandemic has changed that and required everyone to adopt a few essential safety practices: using face coverings, washing hands frequently and reducing exposure to people outside of your immediate household. Public health guidance is clear: We cannot eliminate the risk of spreading COVID-19, but we can slow and reduce it by following a few daily practices.

Similar messages have long been part of pest management professionals' (PMPs') everyday jobs. Employees can't eliminate motor vehicle accidents on the job, but they can reduce their frequency and severity by practicing safe driving and avoiding digital distractions. PMPs take additional precautions with pest management chemicals, such as using them as labeled, storing them securely and wearing personal protective equipment (PPE) when using them. Likewise, PMPs brief homeowners before heat treatments and set up equipment properly, to avoid any accidents. Now more than ever, "basic" safety practices are essential not only to protect public health, but also to ensure safe businesses.

#### 2. Employees are your greatest asset and first line of defense.

Recent case studies from industries with close personal contact show just how important employees are in slowing the spread of COVID-19. Notably, the [CDC reported](#) on how two Missouri hair stylists were able to prevent spreading the COVID-19 virus to their clients by wearing masks.

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As with other industries, good information and training can empower PMPs to work safely during the pandemic. Pest management companies have been proactive in providing additional PPE to employees. In addition, many are providing internal training programs to help employees adopt new procedures for limiting the spread of COVID-19 on the job.

Ongoing, responsive employee training is an essential part of PMPs' careers, for everything from chemical treatments to defensive driving. The knowledge, skill and safety practices they bring to clients' homes and businesses are essential to not only providing effective pest management services, but to performing them safely.

### 3. Read the fine print.

The pandemic has required many workers to take on new responsibilities. Classroom teachers have had to rapidly develop expertise in online instruction, security officers are taking temperatures in office buildings and family physicians have had to shift their practices to telehealth.

Pest management companies are also hearing from clients requesting that they perform new services — namely, sanitizing or disinfecting. For companies that have had their business impacted by pandemic shutdowns, this certainly can be an appealing request. Unfortunately, companies that do not usually perform such services may be taking on unknown risks not covered by their current contracts. As I detailed in my [last PMP Direct To You newsletter column](#), contract language is essential for reducing the severity of claims brought by clients who say you performed such services improperly. Because typical pest control contracts do not include services unrelated to standard pest control operations, companies may want to consider an entirely separate attorney-reviewed contract if they do agree to take on this type of business.

As with many industries, the long-term impact of the COVID-19 pandemic on the pest management industry still has yet to be seen. However, risk management is essential to responding and adapting to any challenge. If you have questions about mitigating risks to your business, talk to your insurance broker or insurer.

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