



INSURANCE MANAGEMENT

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'Tis the Season of Challenges for PMPs

By John Culotta

Winter is coming, leaving many pest management professionals (PMPs) sympathizing with Ebenezer Scrooge. Risks associated with winter weather, complacency and shifting pest behavior pose logistical hurdles the industry must face each year. You cannot afford to be complacent — you must remain vigilant throughout the season to protect both your business and your employees.

Seeking shelter

One of winter's biggest challenges to commercial and residential properties is the urgent efforts of mice to find refuge indoors. In fact, according to the [National Pest Management Association \(NPMA\)](#), approximately 21 million homes are invaded by rodents each winter. As temperatures drop, mice instinctively search for warmer environments. Homes and businesses are attractive targets.

Infestations pose health hazards because mice are disease carriers; they also cause property damage by gnawing on electrical wires and insulation. You need to be well-equipped to address these infestations promptly and effectively. One missed mouse could lead to reputational

A vertical advertisement for Brownyard PCOpro Insurance. The top section shows hands forming a heart shape over a photo of a worker. Below this, a red banner contains the text 'The ♥ of Our Business is YOU'. The middle section has a black background with white text: 'Insuring your business is at the heart of ours.', 'Contact us for a no-obligation quote: 888-609-4378.', and the 'BROWNYARD PCOpro' logo. The bottom section features a 'LEARN MORE' button.

and legal damages for you, as you may be seen as not properly completing a job. To combat this risk, identification and follow-up are key. Identify all existing and potential entry points, seal such points and conduct follow-up appointments to ensure no areas were missed.

Safety first

As temperatures drop, the sun sets earlier and rain turns to snow and frost. These frigid conditions can affect the efficacy of certain pesticides, slowing their performance and requiring adjustments in application methods. Moreover, snow and ice can create physical obstacles that hinder access to pest harborages and other areas in need of treatment.

However, the treatment side of the business is only part of the winter challenges PMPs face. Remind workers about, and be mindful of ice and frost risks that can lead to slip, trip and fall injuries and drive up workers' compensation claims. Be aware of changing road conditions as well. Winter weather contributes significantly to higher auto-related insurance claim risks.



The advertisement is a vertical rectangle. The left half shows a worker in a grey shirt and blue gloves, kneeling on a wooden floor, with their hands and head forming a heart shape. The right half is a red-to-black gradient background with white text. At the top, it says 'The ♥ of Our Business is YOU'. Below that, it says 'Insuring your business is at the heart of ours.' Then, 'Contact us for a no-obligation quote: 888-609-4378.' At the bottom left, the 'BROWN YARD PCOpro' logo is displayed, with 'BROWN YARD' in black and 'PCOpro' in red and black. Below the logo is a black button with white text that says 'LEARN MORE'.

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To manage safety and efficacy this winter, ensure you and your employees are properly prepared. Best practices include providing:

- Proper materials and equipment, such as specialized formulations of pesticides designed to remain effective in colder temperatures.
- Cold-weather gear and extra ice melt and shovels.
- Extensive training, focusing on safety, adapting to winter conditions and implementing alternative strategies to ensure the continued

success of pest control efforts.

Add-on services

As outdoor pest control activities slow in winter, many pest control firms engage in side operations to maintain business viability. These side operations might include offering educational programs, consulting services and preventive maintenance. Some companies also engage in add-on services such as holiday lighting installation or snow plowing.

Regardless of which add-on services you may offer, ensure all employees are qualified and properly trained for the work — and the assumed risks accompanying that work. Additionally, work with your insurance provider to make certain your insurance policies cover all services offered.

For everything there is a season, and winter presents its own set of challenges for pest control companies. Responding effectively requires adaptability, specialized equipment and strategic planning. From navigating the impact of cold weather to addressing the surge in mice infestations, stay vigilant and prepared during the winter months to protect yourself, your workers and your customers.



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