



INSURANCE MANAGEMENT

Sponsored by Brownyard PCOpro Insurance



How to 'Weather' the Risks of Pest Control Claims

By Gamble Cuce

Erratic weather patterns and extreme temperatures can create unpredictable and sometimes unsafe working conditions for pest management professionals (PMPs). From excessive heat and severe storms to poor air quality, weather-related risks are contributing to the current rise in workers' compensation claims, further increasing coverage costs for employers nationwide.

Establishing a safe work environment for employees is paramount. While weather is uncontrollable, employers must proactively protect employees, reduce claims and preserve business continuity.

Understanding the Risks

Recognizing the potential hazards for pest control employees is critical to protecting employees on the job. If an employee is injured due to extreme weather at work, workers' compensation coverage becomes essential to cover medical bills and lost wages.

**INSURANCE
THAT GETS
YOU TO THE
FINISH LINE**

30 years of Pest
Management insurance
coverage

Get a **FREE** Insurance
Quote Today.



**BROWNYARD
PCOpro®**

888-609-4378

GET A QUOTE

Given the nature of their work, PMPs have a heightened risk of heat exhaustion working in confined spaces like attics and crawlspaces in addition to the outdoors. These conditions can cause dehydration and heat stress syndrome, leading to symptoms like weakness, fatigue and reduced alertness – factors that can increase the risk of workplace accidents and medical emergencies.

Slips, falls and lightning-related injuries can also happen in wet weather conditions. Even a rain shower can create hazardous, slippery work conditions regardless of climate or location. The National Institute for Occupational Safety and Health reports that occupational slip-and-fall injuries [cost employers and employees](#) \$70 billion annually.

Wildfire smoke exposure risks have surged in certain regions, particularly in Southern California. While the long-term impact of this exposure is unknown, it increases the risk of respiratory problems and cardiovascular issues, as well as potential cancer risk.



Prevent Claims, Protect Employees

Preventing weather-related claims requires employee education and a comprehensive risk management plan that identifies hazards, assesses risks, implements control measures and undergoes continuous evaluation.

Employers should establish clear inclement-weather policies and provide adequate training and protective gear like N95 masks. They

should maintain clear and open communication with employees, educating them on such measures to ensure their well-being. While you cannot control weather and environmental conditions, there are many ways to help reduce the risk of injury in today's workplace, including:

- Train employees and supervisors, especially those who work in warm regions, to recognize heat exhaustion symptoms, follow storm safety protocols and protect themselves from poor air quality.
- Assign a checklist to each pest control service vehicle to confirm it is equipped with water, sports hydration drinks, snacks and personal protective equipment (PPE, which includes gloves, slip-resistant footwear, etc.) for each shift.
- Understand your state's workers' compensation laws and regulations regarding employees who are injured or become ill on the job.
- Consult the U.S. Occupational Safety and Health Administration ([OSHA](#)) to ensure safe working conditions and compliance with workplace injury prevention regulations.
- Implement a buddy system to ensure that each worker has someone watching out for them throughout a shift, particularly during extreme weather incidents.
- Take advantage of your partnership with insurers to evaluate risks and implement safety programs that can help keep employees safe at all times.
- Maintain open communication channels (email, mobile phone, or group messaging apps) to share safety updates and concerns with management.

The Bottom Line

With the increase in severe and unpredictable weather, risks for today's PMPs are also rising. Pest control companies can foster a safer workplace while mitigating the financial repercussions of weather-related claims by establishing robust safety protocols, offering adequate training and maintaining complete workers' compensation coverage. Investing in risk management today will result in a safer,

healthier and more efficient workplace for the future.



Gamble Cuce is Program Manager for Workers' Compensation at the Brownyard Group, which administers an industry-leading insurance program for pest management professionals. She can be reached at gcuce@brownyard.com.

PMP's Direct To You provides pest management professionals with educational refreshers on timely and critical topics essential to operational success. This content is not to be used as a substitute for obtaining legal advice from an attorney licensed to practice where you live.

This newsletter was produced by North Coast Media's content marketing staff in collaboration with **Brownyard Group**.

BROWNYARD GROUP

MORE ON INSURANCE

You are currently subscribed as @{Email Name}@.

If you wish to leave this mailing list, simply [unsubscribe](#). Refer to our [Privacy Policy](#).

Pest Management Professional is a property of North Coast Media, LLC.

1360 E. Ninth St., 10th Floor, Cleveland, OH 44114

© 2024 [North Coast Media](#). All Rights Reserved.

Reproduction in whole or in part is prohibited without written permission.