Pest control

Markel US
– retail



Pest control operators help keep unhealthy little critters out of people's lives. We're here to help keep their business healthy with our insurance offerings. Markel has insured pest control operators for more than 40 years, so we understand the unique risks operators face on the job.

What sets us apart

- Coverage available for animal mortality for bed bug and termite dogs
- Dedicated loss control team with over 20 years of experience helping mitigate risks for the pest control industry
- Quick and easy online quoting through mPortal with most quotes received in less than an hour

Product highlights

- Job site pollution up to policy limits
- Transit pollution up to policy limits
- Care, custody and control
- GL and property enhancements available wordings

Coverages

- General liability
- Excess liability
  - Catastrophic losses such as death, a major chemical spill, an injured worker, or an auto accident can cost more than the typical policy limit
- Inland marine
  - Termite rigs
  - Lawn care equipment
  - Tools and equipment
- Professional liability
  - Coverage for your employees is included at no additional cost with your general liability policy
- Property
  - Building and business personal property
  - Business income

Coverage enhancements

- Limited mold coverage available
- Inspection for termites, wood-destroying insects and organisms, up to policy limits with unlimited tail
- Medical payments – increased limits
- Fire legal liability – increased limits
- Blanket additional insured, including completed ops, waiver of subrogation, per project aggregate, and primary noncontributory
- Tools and equipment – under $2,500

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Target classes

- General pest control spraying
- Lawn spraying
- Mosquito spraying/misting
- Structural fumigation
- Termite operators
- Termite/WDI/O inspectors
- Wildlife and critter control

Ineligible classes

- Crop spraying
- Home inspectors
- Heat treatment
- Snow and ice removal

Risk management and loss control

Available to customers at markel.com

- Access to safety guides and risk management tips via our risk management library
- Discounted background checks, online driver education courses, and online program training courses
- Access to Risk Solution Services department for questions

Minimum premium

- $450 - $850

Capacity

- Up to $2m occurrence/$4m aggregate on primary
- Up to $5m via excess

State availability

- Eligible in all states except Alabama, Alaska and Hawaii

Related coverages

- Lawn care
- Janitorial services
- Workers compensation

Submissions

- mPortal – account.markel.com
- Find your underwriter at markel.com/contacts

Whether you are a business, organization or individual we are passionate about helping you prevent losses and will be there to help get you back on track when the unexpected happens.

For more information on our loss prevention and claims services, visit: markel.com/claims

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