

The BROWNARD GROUP provides comprehensive insurance and risk management solutions for a wide range of service businesses nationwide.

And when it comes to the pest control industry, Brownard is one of the nation's premier providers of insurance. In fact, Brownard underwrites thousands of customized insurance policies for pest control operators across the country.

Call Your Agent
or Broker Today.



Brownard Group was established in 1950 by W.H. Brownard, a pioneer in providing specialized, custom liability coverages for service industries.

After successfully providing tailored insurance programs to a range of industries, the BROWNARD GROUP began insuring pest control management firms more than 20 years ago.

Today, the company is a renowned leader in insuring pest control operators across the country.

When it comes to designing insurance programs for industries with unique exposures, more companies turn to the BROWNARD GROUP than any other provider.

**BROWNARD
GROUP**
Insurance when you know BETTERSM

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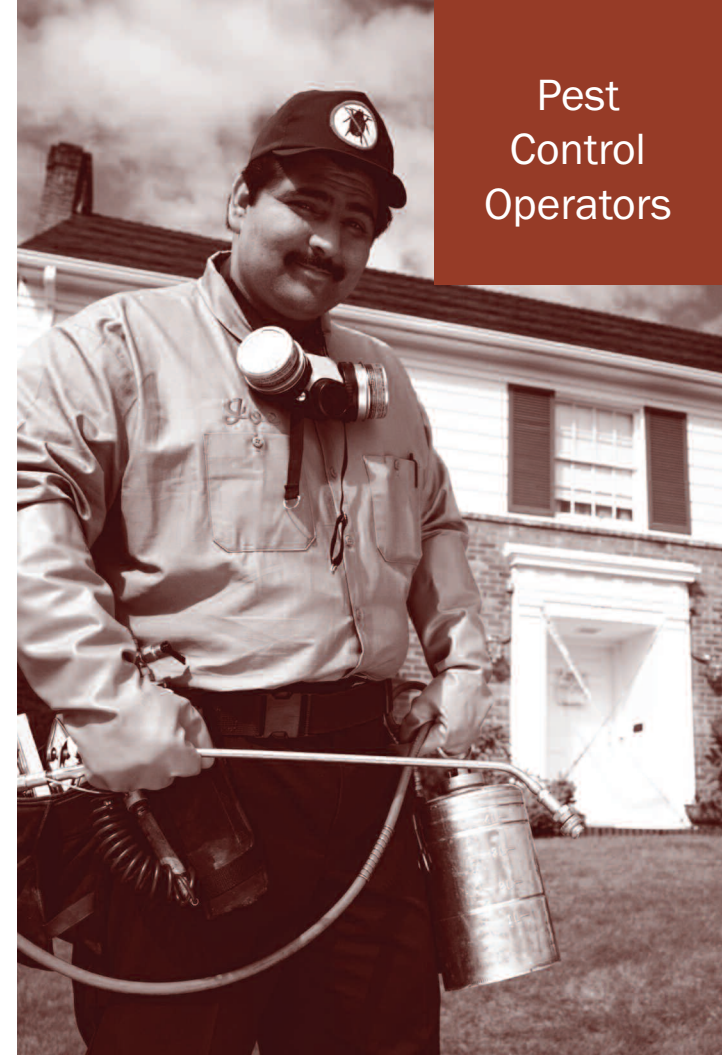
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Pest
Control
Operators

Your
customized
insurance
solution.

**BROWNARD
PCOpro[®]**



Through Brownyard's PCOpro® program, operators receive the broadest coverage available at affordable premiums. PCOpro addresses the unique exposures and manages the risks that pest control operators regularly face.

General Liability Insurance

The PCOpro General Liability policy stipulates no reporting requirements, and aggregates up to five times the occurrence limit. Some policy enhancements include sudden and accidental pollution, automobile pollution, transit coverage, pest inspection coverage and pollution cleanup.

Business Auto

PCOpro can provide competitive rates for business auto coverage on private passenger and/or commercial vehicles used in the course of business for pest management firms.

Workers' Compensation

All states require workers' compensation for employees. PCOpro provides pest control professionals with competitively-priced workers' compensation plans.

Commercial Umbrella Liability

To provide additional coverage that picks up where standard coverage leaves off, depend on PCOpro Commercial Umbrella Liability Insurance. This option enables compliance to the requirements of certain contracts, and also protects against any large, unexpected liability.

License Bonds also available.

Commercial Property Program

The Commercial Property Program is designed to offer Building and Business Personal Property coverage to our General Liability clients.

We also offer Business Income and Extra Expense coverage. We write this program with a highly rated carrier and our premiums are highly competitive.

Third Party Fidelity Bonds

BROWNYARD GROUP offers Fidelity bonds, which insure businesses for losses caused by the dishonest acts of its employees, including service contractor employees who perpetrate dishonest acts against their customers.

Unparalleled Claims Management

Total customer satisfaction is a priority at Brownyard. That is why, unlike most of our competitors, we operate our own in-house, full-service claims facility. Fast, fair claims settlement, fully automated systems, effective claims cost management via same day contact, in-depth investigations and prompt claim evaluation are just a few of the many benefits that Brownyard's insureds and brokers can take advantage of. Our team of claims professionals also assist clients with contract review and suggest strategies for loss prevention.

BROWNYARD
PCOpro®

All of the coverages provided within this package are underwritten by insurers that are highly rated by A.M. Best Company.