

## BROWNYARD GROUP

Last year it looked like “soft” insurance market conditions may be ending, that the days of plentiful insurance and low rates were numbered. But today the soft market continues and even more insurance carriers have begun offering low-cost insurance for pest control operators.

This means you need to beware of the same dangers as last year – that you may be leaving yourself inadequately covered by carriers that do not have the experience or expertise you require for your specialized and complex insurance needs.

If your agent is introducing you to a new carrier, ask how long they have been working in your industry. How well do they really know your business? Are they committed to the PCO industry? Ask if your limits are high enough for each of your coverages. Are there sub-limits for important coverages like inspection or pollution liability that may not be

high enough to meet your needs?

Ask if you have coverage for all possible claims, including job-site pollution and auto hazard pollution. And ask about the claims department. When you file a claim, you don't need delays, disputes and slow service.

As specialists that know you and your complex risks, the Brownyard Group ([www.brownyard.com](http://www.brownyard.com)) can offer insurance coverage tailored to your

needs. Our industry-leading *PCOpro*<sup>®</sup> pest control insurance program features comprehensive liability coverage, highly rated, admitted insurance carriers and in-house claims management experienced in assisting PCOs with prompt, efficient claims handling.

Are you in business for the long haul? Then you need an insurer that has been there and will be there with you. Brownyard stands strong to provide the coverage and claims service you need.



**JOHN CULOTTA**  
Account Manager,  
PCOpro  
Brownyard Group

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