

BROWNYARD GROUP

As a company providing insurance for more than 50 years, Brownyard Group has seen its share of other insurers come and go. In fact, the past several years have tested the fortitude and stability of all insurance companies, and many have not weathered the storm well.

Some insurance companies have offered off-the-shelf policies with very attractive low premiums, and in our opinion, inadequate coverage.

Unfortunately, the results can be unfavorable for both the insurer and the insured.

When the specialized needs of pest control operators (PCOs) are misunderstood and claims are rejected or simply not handled properly, the policyholder is the one who suffers. Ultimately, the insurance companies that develop and promote these basic policies at bargain basement prices find themselves in the unenviable position of owing more than anticipated in claims, or not providing the coverage

required for most PCOs.

Let's face it: PCOs have very specific insurance needs. Industry professionals work with pesticides and often face harrowing or dangerous situations when eliminating pests. To every homeowner who's ever had wasps or a raccoon nesting in an attic, pest control professionals are heroes to be thanked. But to insurance companies, pest control professionals are risks to be assessed.

Fortunately, Brownyard Group recognizes the detailed scope of risk involved, and developed a specially designed policy that protects the unique exposures PCOs encounter. Our pest control program – PCOPro – provides very comprehensive liability coverage through highly rated carriers. Brownyard's wealth of experience translates into a thorough understanding of the market and how best to insure PCOs.

In addition, our in-house claims facility, Brownyard Claims Management,



JOHN CULOTTA
Account Manager
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Brownyard Group

BUG OFF PEST CONTROL CENTER

The complete pest management professional must integrate three principal elements in order to be successful: Solid training, motivation and effective networking. If you're looking for a venue where you can maximize these elements, the New York Pest Expo is for you.

The Expo offers you an unsurpassed source of knowledge and significant educational advantages. Nationally known speakers will present a diverse, comprehensive program with relevant, real-world solutions to tough pest control problems in a no-nonsense format.

For the very first time this year's training agenda will grant attendees the status of Master of Pest Management™ (MPM).

You'll build relationships with the New York metropolitan area's leading pest management professionals (PMPs) and you'll link up with the industry's major manufacturers and business support services providers. The alliances you establish at the Expo will be the key to your future growth and development.

We're proud to sponsor the finest pest management training and exposition program in New York and we look forward to seeing you in New York City on Thursday, Nov. 8, for a full day of energizing special events.

The Expo is bigger and better than ever. Get informed! Get connected! Get motivated! Get to the New York Pest Expo!

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"Everything in pest control"

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