



PCOC Insurance Program Policyholders

Let's Get to Work!

Sanitation Services and Your Insurance Policy Coverage

Dear PCOC Insurance Program Insureds

We love the entrepreneurial spirit of the pest control operator. We love the methods they use to give us a healthier living environment. Today, we are faced with a crisis, a virus, aimed directly at our health. Few are better prepared or more qualified to hit COVID 19 head on than the pest control industry.

We have received dozens of calls and emails from our PCOC Insurance Program insureds asking "Does our insurance cover us for COVID 19 related sanitation applications?" Answer? Yes. But you have to play by the rules.

In their April 3, 2020, announcement, the Department of Pesticide Regulation stated the conditions surrounding the Licensing Waiver to allow licensed and registered PCBs to perform sanitization services for control of COVID-19. In turn, EPIC Brokers confirmed the Nova Casualty General Liability Policy will provide coverage for these services. Insurance coverage will apply during this 90 day exception period provided the following controls are in place:

1. You have met the licensing requirements outlined in the DPR letter from April 3, 2020.
2. Provide EPIC Brokers with a copy of the insured's letter to the CAC notifying them of the reason why the sanitation work is necessary (refer to item 2. on page 1 of DPR Letter)
3. Utilize our suggested hold harmless language (or its equivalent) with the wording and facts (SDS) regarding the COVID-19 Sanitizing product as an addendum to your pest control services contract. **Please contact your representative at EPIC Brokers to obtain the sample contract addendum.**

Need help? Have questions or concerns? Call us now, we are standing by.

(Note: If you are not insured through EPIC and the PCOC Insurance Program, contact your insurance broker before performing COVID 19 sanitation work to verify coverage.)