



Welcome to an insurance program that will meet the needs of most members of NWCOA across the country. You must be a NWCOA member to be eligible for this insurance program.

**Program Coverage:**

- **General Liability:** \$1,000,000 per claim and \$2,000,000 aggregate (per year).
- **Deductible:** \$500.00
- Additional Insured, Waiver of Subrogation, and Primary/Noncontributory Endorsements included when required by written contract.
- Coverage available for light Pest Control work that does not involve termites or bedbugs.

The NWCOA Insurance Program offers two options for the Pesticide Applicators Endorsement, (Basic and Broader). Contact Trey Minsky at Christian-Baker Co. to discuss the two endorsements so that he can work with you to determine which endorsement will work for you.

The policy excludes all work with bears, alligators, and anything that is **not** Nuisance Wildlife control operations and exclusion work.

Included with the program is an Accident Coverage Policy that provides coverage for each listed technician. A technician is anyone that does wildlife/pest work in the field. Clerical staff that do no outside work are not technicians.

- \$10,000.00 Accidental Death
- \$ 5,000.00 Accident Medical (AT WORK) with a \$25.00 deductible on an excess basis. (Pays after any other coverage)
- \$500.00 Accident Medical (NOT AT WORK) with a \$25.00 deductible on an excess basis.

Premium/Rating Information for General Liability Coverage: Owner and one close family member (wife/son/father etc.)

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|---|------------|----------------------------|
| ● \$1,000,000/\$2,000,000                     | \$1,125.00 | per year                   |
| ● Each employee or additional partner         | \$375.00   | per year                   |
| ● Pesticide Applicators Endorsement - Basic   | \$375.00   | per year OR                |
| ● Pesticide Applicators Endorsement - Broader | \$475.00   | per year (Basic + Broader) |

Our program uses a “rating basis” (insurance talk for how we calculate the premium) based on the number of technicians you employ. We do not have an end of year audit as you would with a gross sales or gross payroll rated policy. Therefore, your premium will only change during the year based on the number of technicians you or additional endorsements you add. You will need to let us know when you change employees so we can make sure they are also covered by the accident policy. If you do not notify us of an employee change, that employee will not have accident coverage.

Our program is not for everyone. It covers nuisance wildlife control operations and exclusion work only, unless you have added the Pesticide Applicators Endorsement which includes coverage for light general pest work. If you have any other “business”, the policies will not cover any of that operation. If you need coverage for your wildlife business and your roofing business, all on the same policy, we are the wrong place to go. For most of you, we are the right place.

For more information on the NWCOA Insurance program contact Trey Minsky, [trey@christianbakerco.com](mailto:trey@christianbakerco.com) or Jim Pace, [jimp@christianbakerco.com](mailto:jimp@christianbakerco.com), phone number: 717-761-4712.