

For more information and/or
a quote contact:

NRC Insurance Agency, Inc.

2937 Veneman Ave., Ste. A105
Modesto, CA 95356

www.NRCinsurance.com

Toll Free 888.436.2541

Phone 209.577.5132

Fax 209.577.6043

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Modesto, CA 95356



CASE STUDY

**Herbicide/Pesticide
Application**

*Your Connection For
Insurance Protection*

Herbicide/Pesticide Application

If you apply Herbicide or Pesticide in the course of your operations, you may be exposing your business to various types of losses that can arise from such application.

- Standard General Liability coverage may not cover all the risks associated with herbicide/pesticide application.
- If applying these chemicals is a normal part of your operations, you should speak to your broker about a Herbicide/Pesticide endorsement to your standard GL policy.
- Endorsements of this type are designed to protect your business from common losses that occur when herbicides and pesticides are applied by a certified handler, and according to manufacturer's specifications.

Case in Point: The Coral Deck Incident

A Florida landscaper applied herbicide to kill the weeds located around the deck of a home of one of his clients. Later that day, when the homeowner went onto his deck, he became infuriated when he realized that parts for the deck had been badly discolored.

It turned out that the deck was constructed of coral. Because coral is organic, it reacted with the chemicals in the herbicide wherever they came into contact with the deck, causing the discoloration. Unfortunately there was no known way to reverse the chemical reaction, and the rare coral deck was damaged beyond repair.

The landscaper was pleasantly surprised when he contacted his insurance broker to report the situation. Fortunately, his insurance broker had the foresight to include a Herbicide/Pesticide endorsement to his General Liability policy. Without the endorsement, the landscaper would have been responsible for the damage to the deck, and may have lost his business as a result.

This is one example of how Herbicide/Pesticide endorsements can protect certified handlers from the types of claims that can arise even when herbicides and pesticides are applied safely and correctly. Herbicide/Pesticide endorsements such as that offered with many programs also provide coverage for such incidents as over-spraying or spraying the wrong property or location.

