

# PEST MANAGEMENT SPECIALTY GROUP

We help you manage risk from a fresh, new perspective.

**T**he Pest Management industry has evolved rapidly in response to timely environmental issues. Good risk management today requires an insurance partner who understands the progressive, changing nature of your business and ensures that your insurance and risk strategy reflect this progress.

Cretcher Heartland offers a dedicated Pest Management service team to work directly with your management team with ongoing service delivered all year long, not just during renewal. We make it our goal to understand the entire flow of your business operations to determine the most advantageous approaches and strategies.

Cretcher Heartland stands out with market-leading access to top-rated, quality carriers whose programs specifically service the needs of pest management companies-and all of them share our dedication to outstanding service, responsiveness and support.

As an established independent broker, the number of companies and markets we represent is broad. Whether you are a large or small pest management business, turn to us to deliver value-minded, customized programs that help you focus on growing your business and servicing customers, instead of worrying about risk.

## RISK MANAGEMENT PROGRAM

- Tailored Property and Liability Program
- Fumigation Coverage
- Pollution/Mold Liability
- Lost Key Coverage
- Inspection E & O Coverage
- Herbicide/Pesticide Applications
- Higher Umbrella Limits
- Care, Custody and Control Coverage

## RISK MANAGEMENT SERVICES

- Contractual Risk Review
- Expert Claims Management
- Loss Control/Prevention Consultation
- Experience Modification Review and Forecasting



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**To stand behind you,  
we stand behind  
these principles...**

### PROACTIVE:

We anticipate your needs and stay prepared to meet them.

### RESPONSIVE:

We are totally committed to local, personal, high-touch service.

### TALENTED:

Our people are the best because our standards are the highest.

### COLLABORATIVE:

We partner with your management team to deliver specialized, customized protection.

### VALUE MINDED:

We independently represent dozens of top-quality carriers and keep an eye on your bottom line.

### ACCOUNTABLE:

We deliver on our service promises because we put them in writing.

**Global Risk Management**

**Commercial Insurance**

**Employee Benefits**

**Human Resources**

**Surety Bonding**

**Retirement Planning**