



Welcome to a new and exciting insurance program that will meet the needs of most members of NWCOA across the country.

First remember that you must be a NWCOA member to be eligible for this insurance program.

The coverage in our program is:

- \$300,000 per claim and \$600,000.00 per year
- \$500,000 per claim and \$1,000,000 per year
- \$1,000,000 per claim and \$2,000,000 per year

The policy has a \$500.00 deductible and covers Nuisance Wildlife Control operations and exclusion work. The policy excludes all work with bears, alligators and anything that is **not** Nuisance Wildlife control operations and exclusion work.

The NWCOA Insurance Program offers two options for the Pesticide Applicators Endorsement. (Basic and Broader) Please contact Jim Pace 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 also provides accident 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.

The premium for this coverage is:

- Owner and one close family member (wife/son/father etc.)
- \$300,000/\$600,000 \$550.00 per year
- \$500,000/\$1,000,000 \$650.00 per year
- Each employee or additional partner \$250.00 per year
- Basic Pesticide applicators end. \$250.00 per year
- Broader Pest applicators end. \$350.00per year.

- Owner and one close family member (wife/son/father etc.)
- \$1,000,000/\$2,000,000 \$975.00 per year
- Each employee or additional partner \$375.00 per year
- Basic Pesticide applicators end. \$375.00 per year
- Broader Pest applicators end. \$475.00per year.

Rating example:

1. Owner/Operator with no employees and does not need the pesticide/herbicide applicators end. \$500,000/\$1,000,000 of coverage.

\$650.00 per year. (One close family can be added for free)

2. Owner with 2 employees the DOES need the Basic Pest applicators end. with \$300,000/\$600,000.

Owner	\$ 550.00
2 employee's	\$ 500.00
P end.	<u>\$ 250.00</u>
	\$1,300.00

3. Owner with 10 technicians that needs \$1,000,000/\$2,000,000 with the Broader Pest applicators end.

Owner	\$ 975.00
10 Emp.	\$3,750.00
P/H App.	<u>\$ 475.00</u>
Total	\$5,200.00

This policy renews on 7/1 every year. Your premium paid will be adjusted each quarter but all coverage will end on 7/1 regardless of when you start you policy. If you start your policy in the middle of the year and pay a pro-rated premium you will renew 7/1.

Our program uses a "rating basis" (insurance talk for how we calculate the premium) of number of technicians. You may currently have a rating basis of gross sales. Using gross sales there is an audit where you can be charged more if your have more gross sales than you originally predicted. We do not have an audit in our program and you will only need to let us know when you change employees (so they can be covered under the accident policy) and when you add an employee. If one employee leaves and you add an employee there will be no change in the premium. One owner and wife and one employee cost the same even if you change employees during the year. If you do not notify us of an employee change, that employee will have no accident coverage.

Our program is not "for everyone". We do not cover anything other than nuisance wildlife control operations and exclusion work. If you have any other "business", this policy 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 Jim Pace at Christian Baker Company. He can be reached at 717-761-4712 or by email at jimp@buybestins.com.