

# Sales Playbook for Pest Control Company Insurance



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## I. Buyer Persona: "Pest Control Pete"

### Background:

Pete, 38, owns a regional pest control company that offers services for residential and commercial clients.

### Demographics:

Middle-income, married with two children, based in a suburban area.

### Identifiers:

Pragmatic, safety-conscious, focused on customer satisfaction and effective service delivery.

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## Goals:

To ensure the highest standards of safety and efficiency in pest control services while expanding the customer base.

## Challenges:

Managing the risks associated with handling chemicals, ensuring employee safety, maintaining regulatory compliance, and mitigating liability in case of accidental property damage.



## What Can We Do:

Offer insurance solutions that cover liability risks, worker safety, property damage, and business interruption specific to the pest control industry.

## Objections & Counters:

- Objection:** "Our operations are straightforward; we don't need extensive coverage."  
**Counter:** Emphasize the unpredictable nature of handling chemicals and the importance of comprehensive coverage to protect against unforeseen incidents.

- Objection:** "We've never had a major incident; our current basic policy is sufficient."  
**Counter:** Discuss how a significant incident could impact their business and the benefits of being proactively covered.



3. **Objection:** "What makes your insurance solutions different from what we already have?"

**Counter:** Highlight the tailor-made nature of your policies, focusing on unique risks in the pest control industry, and mention additional support services like risk assessments and claims handling.

## II. Elevator Pitch:

"Pete, in the world of pest control, every job comes with its unique set of challenges and risks. Our specialized insurance solutions are crafted to protect your business from the ground up, covering everything from chemical exposure risks to accidental property damage. We're here to ensure that your focus remains on growing your business, not worrying about potential liabilities."



## III. Initial Meeting Questions:

1. How would you describe the scope of your pest control services?

2. What are your primary concerns regarding business risk and liability?

3. What do you value most about your relationship with your current insurance provider?

4. What improvements or changes are you looking for in your insurance coverage?

5. Have you experienced any accidents or claims related to your services?



6. How do you manage the risks associated with handling and applying chemicals?

7. What safety training do you provide for your employees?

8. Are you planning to expand your services or enter new markets?

9. How do you ensure compliance with industry regulations and standards?



## IV. Pre-Close

"Pete, with your commitment to safety and quality service, it's clear that you take the risks in your industry seriously. If we can provide you with a more comprehensive insurance package that addresses all your specific needs and concerns, would you be willing to partner with us?"

## V. Rules of Engagement:

"To create the most effective insurance solution for you, we need to conduct a thorough review of your operations, safety protocols, past incidents, and current coverage. We'd like to schedule a follow-up meeting to discuss these in detail. Could you guide us to the right person or department for this information?"



## VI. Comprehensive Risk Assessment

### A. Company Profile:

1. Company Name:			
2. Services Offered (Residential, Commercial, Specialized)			
3. Location and Billing Address			
4. Business Structure (LLC, Sole Proprietorship, etc.)			
5. FEIN		6. Website	
7. Key Personnel and Contact Information			
8. Annual Revenue			
9. Number of Employees			
10. Equipment and Vehicles Used			
11. Current Insurance Policies			

### B. Coverage Risk Assessment:

#### 1. General Liability:

- Past incidents of property damage during service?

- Protocols for dealing with customer complaints or claims?

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- Frequency of on-site safety audits?

- Training provided to employees on client interaction and property care?

## 2. Chemical and Pollution Liability:

- Types of chemicals and pesticides used?

- Storage and handling procedures for hazardous materials?

- History of chemical-related incidents or complaints?

- Compliance with environmental regulations and standards?



### 3. Workers' Compensation:

- Record of employee accidents or injuries?

- Safety equipment and training provided to field staff?

- Procedures for reporting and responding to workplace injuries?

- Employee wellness programs or initiatives?



## 4. Commercial Auto:

- Details of vehicles used for business operations?

- Maintenance and safety records of the vehicle fleet?

- Driver training and safety programs?

- History of auto-related accidents or claims?



## 5. Business Interruption:

- Impact of potential business disruptions (e.g., equipment failure)?

- Business continuity plans for major disruptions?

- Financial planning for loss of income scenarios?

- Backup plans for critical operations and services?



## 6. Cyber Liability:

- Do you store sensitive customer data (e.g., addresses, payment information)?

- Cybersecurity measures in place?

- Experience with data breaches or cyber-attacks?

- Employee training on cybersecurity best practices?