

# "TERMITE REPAIR WORK COMPLETED BY OTHERS"

The largest problem area of losses in the PCOC Insurance program is the Professional Liability coverage or "Errors and Omissions" coverage for WDO inspections. Because these losses cost both pest control operators and the Peacock Group Insurance Program hundreds of thousands of dollars each year we will be addressing ways to limit these losses in this and future safety meeting articles.

It is not uncommon for a pest control operator to be asked by his realtor to state that a third party's work was performed in a workman like manner. An inspector should never say anything of the kind! If you make any statement regarding the apparently good workmanship of work done by others you will be held responsible for any problems which might arise at a later date. Tell your realtor or consumer to refer to the building permit, or to contact the contractor who performed the work to obtain a statement as to the competency of the work performed. If this is not satisfactory the lender or realtor will have to hire an appraiser to evaluate the work performed.

Another area of concern regarding work completed by others is your comments regarding this work as it relates to your 8519 certification. For example, you might recommend an entire wall of rotted 2x4s be replaced. When you re-inspect the finished work you can not tell if the other party did the work you recommended or if the only thing done was to replace some drywall and paint to cover up the infestation and damage. Most likely you will not be able to tell the difference. Make a statement in writing regarding the specific items performed by others to the effect that you do not know if the work was done properly, or even know if the infestation/damage was actually removed. Also state that you do not know if the work was done to code. In writing, refer the reader to contact the homeowner or the contractor who performed the work for information regarding the work not performed by your firm. Make a recommendation for the area to be opened up so you can inspect the affected areas and make a determination as to the removal of the damaged or infected wood. In the end, remember you will still have to issue your 8519 certification if there is no visible evidence of active infestation. However if you follow the guidelines in this document, hopefully you will be able to deflect the liability if the work was not performed properly by the other party.