

# Pros and Cons of Pesticides

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PESTICIDES ARE A PART OF our daily lives – used by everyone from individual home gardeners to national pest control contractors. Businesses using pesticides range from farmers to lawn care and landscapers, and arborists. Helping clients understand the hazards and proper use of pesticides is another value-added service of the professional insurance agent.

Pesticides can be either organic or synthetic. They include herbicides, insecticides, fungicides and disinfectants. Pesticides are used to kill everything from insects and weeds to mold, mildew and harmful bacteria.

In the United States, use of pesticides is regulated by the Environmental Protection Agency (EPA) under the Federal Insecticide Fungicide and Rodenticide Act (FIFRA). Using pesticides in a manner inconsistent with the package label is illegal ([www.epa.gov](http://www.epa.gov)). This includes recommending use of a pesticide for an application it is not registered for. This is true for individuals as well as businesses. Illegal acts are excluded under most standard general and personal liability policies. It is important to use contractors that are not only insured, but licensed in the use of pesticides.

In New York, for example, pesticide applicator licensing is under the auspices of the New York Department of Environmental Conservation (DEC). Certifications are offered in three categories: commercial and private pesticide applicators, and commercial pesticide technicians. The type of

application that can be done is dependent upon the certification. ([www.dec.ny.gov](http://www.dec.ny.gov)). In order to be licensed, some states require proof of insurance, including chemical drift liability and coverage for damage resulting from use of any pesticides by the business requesting the license (<http://www.isco.purdue.edu>).

Advice on the use of pesticides is available through local cooperative extension offices. In New York, Cornell University offers a pesticide management education program. Cornell also emphasizes to their staff that recommendations for pesticide use must not be made unless the pesticide is fully registered for such use. Cornell will not extend liability coverage or indemnification to staff making improper recommendations. (<http://pmep.cce.cornell.edu/>).

The economic impact of environmental pests is staggering. Pesticide expenditures in the United States are approximately \$13 billion per year. Agriculture, in particular food crop production, is dependent on pest control. It is estimated that nearly 40% of crops, in excess of \$122 billion in economic loss, is due each year to pests ([www.study.com](http://www.study.com)). Without pest control, 70% of the crops could be lost. Improper use of pesticides can have disastrous consequences – both human and environmental. Over the years, many pesticides, such as DDT and Chlordane, have been banned in the United States due to their harmful effects on animal life. Pesticides can pollute groundwater, and stay in the environment for years.

In addition to harmful effects on humans and animals, pesticides can kill beneficial insects as well as destructive ones. One third of the world's crops re-



quire pollinators. ([www.eolss.net](http://www.eolss.net)). Populations of such pollinators as bees and monarch butterflies have decreased drastically in recent years, due in part to the use of pesticides and herbicides that kill the pollinators or destroy their habitat ([www.pollinator.org](http://www.pollinator.org)).

Oregon State University, in cooperation with the EPA, runs the National Pesticide Information Center (NPIC). Information on pesticides, including contact information for state regulatory agencies, is available on their website: [www.npic.orst.edu](http://www.npic.orst.edu).

Organic pesticides have been gaining in popularity. “Organic” does not necessarily mean “safe,” however, since the goal of all pesticides, whether organic or synthetic, is to kill things. Their use should be limited whenever possible. When considering pesticide use, the benefits must be weighed against the risks. For example, DDT is effective in killing mosquitoes that carry malaria, which kills over 600,000 people each year.

When contracting for pest control, use of a licensed and insured professional is essential. Pesticide poisoning can be avoided. Steering clients in the right direction in proper use of pesticides is another sign of the true insurance professional.

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