

## Insurance Requirements

# Texas Administrative Code

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<a href="#">TITLE 4</a>	AGRICULTURE
<a href="#">PART 1</a>	TEXAS DEPARTMENT OF AGRICULTURE
<a href="#">CHAPTER 7</a>	PESTICIDES
<a href="#">SUBCHAPTER H</a>	STRUCTURAL PEST CONTROL SERVICE
<a href="#">DIVISION 2</a>	LICENSES
RULE §7.123	Insurance Requirements

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(a) Each business license applicant and certified noncommercial applicator license applicant must submit a certificate of insurance with proof of coverage on the form provided by the Department in an amount not less than \$200,000 for bodily injury and property damage coverage, with a minimum total annual aggregate of \$300,000 for all occurrences. The insurance policy must insure applicant for damage to persons and/or property occurring as a result of operations performed in the course of the business of structural pest control to premises or any other property under applicant's care, custody, or control. No new business license or certified noncommercial applicator license will be issued until insurance requirements are met. Policies must contain a cancellation provision for notification to the Department not less than thirty (30) days prior to cancellation.

(b) A licensee who operates as a wood treater who treats wood on commercial property owned by the licensee must submit a general liability insurance policy or certificate of coverage in an amount not less than \$200,000 for bodily injury and property damage coverage, with a minimum total annual aggregate of \$300,000 for all occurrences. No license will be issued until this insurance requirement is met. Policies must contain a cancellation provision for notification to the Department not less than thirty (30) days prior to cancellation.

(c) If payment of claims results in reducing the total aggregate of coverage below \$300,000, the insurance carrier must notify the Department and the licensee within ten (10) business days. The licensee must obtain additional coverage to meet the minimum requirements.

(d) Inactive certified applicators and technicians that do not perform structural pest control work for compensation or as a part of the duties of their employment are exempt from insurance requirements.

(e) Certified noncommercial applicators employed by governmental entities are exempt from insurance requirements.

(f) Only those insurance policies issued by insurers authorized by or registered with the Texas Department of Insurance will be considered to meet the requirements of this section.

(g) A structural pest control commercial business or noncommercial certified applicator must maintain general liability insurance with the required minimum coverage during the duration of the licensure period.