**Section 830.260 Insurance Coverage**

a) The public liability policy limits as described in Section 9 of the Act shall be primary, first dollar coverages. The primary, first dollar public liability coverage, when written in single limit liability form, shall be no less than the sum of the personal injury liability per occurrence limits and the property damage liability per occurrence limits, as found in Section 9 of the Act.

b) A commercial structural pest control licensee may not employ the use of any chemicals or structural pest control services excluded from the licensee's liability insurance coverage. The insurance policy shall cover all pest control services performed by the licensee as defined in Section 3.09 of the Act.

c) If the licensee has manufacturers' and contractors' liability coverage, the licensee's liability policy must contain classifications to insure the exterminating operations being licensed.

d) The insurance policy and coverage shall be in effect at all times during the license year. Any interruption in insurance coverage (i.e., any instance when the liability insurance coverage fails to meet the requirements of the Act or this Part) shall result in an immediate termination of pest control activities. Pest control activities shall only be reinstated after a certificate of insurance referencing the limits of liability in accordance with Section 9 of the Act and Sections 830.250 and 830.260 of this Part has been received by the Department.

e) Upon request by the Department, the applicant or licensee shall provide a duplicate copy of the insurance policy.

(Source: Amended at 13 Ill. Reg. 2090, effective February 3, 1989)