



# Proper Coverage for Bedbug Infestations

**Apartment owners can benefit by reviewing their pest control contracts.**

*BY DANIEL GERBER*

**B**edbugs are presenting new problems and challenges for residential apartments and condominiums. Recent bedbug invasions into hotels and motels from abroad have been transferred—slowly but surely—to homes, including apartment homes. Complaints and lawsuits are sure to follow as residents and their guests are bitten.

Bedbug control is essentially a pest control problem. Apartment owners and managers should address bedbug control issues with their pest control company.

Pest control contracts often include specific language about the types of insects the pest control company is obligated to prevent. Some pest control companies list the pests that the company will protect against. Other contracts specify the pests that the pest control company will not protect. Owners, managers and operators should determine whether bedbugs (*Cimex lectularius* L.) are covered pests.

Even if bedbugs are covered by the pest control company under contract, consult with the pest control company to determine whether its treatment methods pro-

tect against possible bedbug infestations. Often, pest control operators will state that there are no methods to prevent bedbug infestation from outside the apartment unit. While this is generally true, discuss the methods and protocols the pest control company will use to stop a bedbug infestation once it is reported. What will the cost be? What inconveniences may occur for individual apartment owners or renters and adjacent apartment renters or owners? How effective is the treatment? What will be the response time for the pest control company? How will the pest control company guarantee its work?

Identification of bedbug infestations can occur in one of two ways. First, the pest control operator may be able to identify a bedbug infestation before bedbugs begin biting. Consider using a periodic inspection program.

Residents or guests may complain about insect bites from time to time, but residents and guests seem to have more dramatic responses when they suspect they have been bitten by bedbugs because of the pest's insidious and invasive

nature. The possibility of complaints, unwanted media attention and lawsuits accompany suspected bedbug bites.

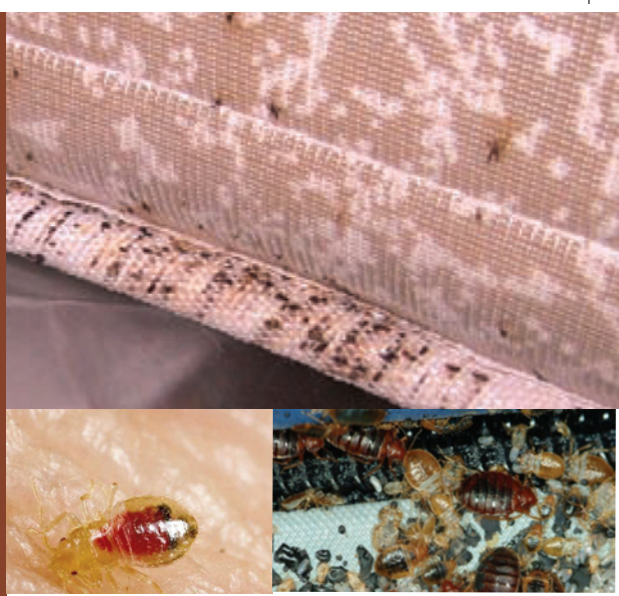
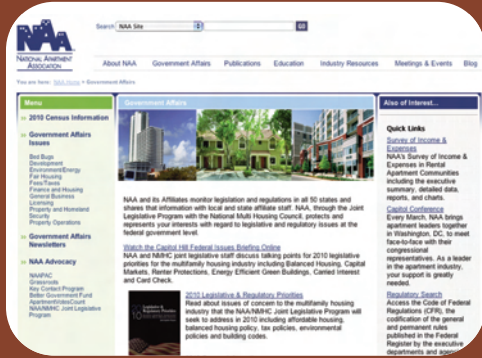
## **What To Do**

There are a few simple tools you can use to prepare for these complaints:

- Have your lease reviewed to determine responsibility, if any, for insect bites and infestations.
- Prepare protocol for dealing with suspected insect bites, especially bedbugs. The protocol should include a quick reference manual for office staff and maintenance workers.
- Supply office staff with information and a plan for dealing with these complaints promptly. The front office plan should include a form to collect standardized information about the insect complaints.
- Determine whether personnel should inspect the apartment when the complaints occur. Work with a pest control professional to determine what types of inspections are best suited for the situation after an insect-bite complaint arises.
- Consider photographic recordings of

# NAA Provides Bedbug Resource Center

The NAA Web site provides a lot of information on bedbug-related issues. Visit [www.naahq.org/governmentaffairs](http://www.naahq.org/governmentaffairs) and click on "Bedbugs" on the "issues" list that appears on the left column of the page or contact NAA's Scot Haislip at [scot@naahq.org](mailto:scot@naahq.org).



the premises and the bite marks.

- Find out where the bedbugs could have come from. Bedbugs are typically invasive. People who do a lot of traveling might bring bedbugs from a hotel to an apartment unit.
- Consider including in either the lease or the community policy manual a way to require residents to aggressively wash and/or dispose of possibly contaminated clothing and bed linens. The pest control professional can also suggest methods that could contain bedbugs in mattresses so

they do not have to be destroyed.

- Be aggressive. These pests can be easily transported from one unit to another in clothing, laundry, luggage, or other materials transported between one apartment and another.
- Review insurance contracts to determine whether claims for insect bites, including bedbug bites, are covered. Are property claims for disposal of personal property covered? Does the insurance provide payment of medical claims in the unexpected situation that someone

alleges bodily injury from a bedbug bite?

Preventive action through work with the pest control company, attorneys, maintenance staff and residents can save considerable headaches when allegations of bedbug attacks occur. As with all professional and preventive services, an ounce of prevention is worth a pound of cure. **NAA**

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