Bed Bug Insurance Solutions

For Colleges and Universities

A recent study by the National Pest Management Association suggests that we are on the threshold of a bed bug epidemic, with infestations being reported regularly in all types of enclosed spaces where people converge and interact. College campuses are no exception – and ridding these pests from student housing is time-consuming, expensive and a potential public relations nightmare.

In response to the growing bed bug problem, Aon Risk Solutions, the global risk management business of Aon Corporation, has strategically aligned with Global Excess Partners (GEP), an innovator in insurance specialty products, and Terminix, the national leader in pest control services, to unveil a product specifically designed for student housing on college and university campuses.

Aon’s and GEP’s integrated risk management approach combines insurance coverage with Terminix’s specialist bed bug elimination resources, delivering cost savings and greater budgetary certainty while successfully treating and protecting premises.

It goes beyond extermination to provide support, reassurance and peace of mind to students and their parents or guardians.

Insurance coverage and more

Typically, the cost of bed bug elimination and replacement of infested property is not included under a commercial property policy, and the result is a substantial, unforeseen cost to the student and the college or university.
Aon’s and GEP’s innovative bed bug insurance solution is a broad, long-lasting approach that saves time, reduces costs, and limits the disruption to your property and tenants. The program covers the cost of:

- Bed bug elimination services
- Treating bed bug-infested dormitory rooms or rooms and their contents
- Cleaning of clothes

And the benefits to the student and the college or university are tangible:

- Students can focus on their studies without worry
- Peace of mind for parents or guardians of students
- The college or university has a risk mitigation plan in place – proactive
- Clear cost benefit to students and college or university – savings from unplanned and unbudgeted expenses associated with bed bug elimination
- Good selling tool for potential new students
- Enhance liability defense and maintains the college or university’s reputation

Terminix, the strategic service provider to Aon’s and GEP’s insurance solution, employs a fast, non-toxic treatment called RapidFreeze, allowing recovery time to be minimized.

With anxiety over bed bugs at an all-time high, Aon’s bed bug insurance solution is a cost-effective and integrated approach that can respond quickly and comprehensively, allaying concerns by prospective and current students and their parents or guardians.