



FLORIDA DEPARTMENT OF AGRICULTURE AND CONSUMER SERVICES

COMMISSIONER WILTON SIMPSON

MEMORANDUM

To: All Fumigation businesses who perform fumigations

From: Gerald Everton, Chief
Bureau of Licensing and Enforcement

Date: June 25, 2026

Subject: Notice of Revision to Chapter 482, Florida Statutes – Fumigation Insurance Updates

The Department wishes to inform fumigation businesses who perform fumigations that portions of Chapter 482, Florida Statutes (F.S.), were recently amended, with an effective date of July 1, 2026. The summary below outlines the major updates relevant to businesses that offer and perform structural fumigations.

Updated Insurance Requirements

Insurance requirements have increased for pest control businesses who perform fumigations. These licensees must now meet the requirements for minimum financial responsibility for bodily injury and property damage, consisting of (a) bodily injury coverage of \$1 million per person and \$2 million per occurrence; and property damage coverage of \$1 million per occurrence and \$2 million in the aggregate; or (b) combined single-limit coverage of \$2 million in the aggregate.

482.071(5), amended language, now states:

(5) Each person applying for a pest control business license or renewal thereof who will offer and perform fumigations as a part of his or her regular business operations must furnish to the department a certificate of insurance that meets the requirement for minimum financial responsibility for bodily injury and property damage, consisting of:

(a) Bodily injury coverage of \$1 million per person and \$2 million per occurrence; and property damage coverage of \$1 million per occurrence and \$2 million in the aggregate; or

(b) Combined single-limit coverage of \$2 million in the aggregate.

Our mission is to facilitate compliance, ensure consumer protection, and support businesses in meeting all applicable regulatory requirements. To assist with this transition, the Department will provide a **compliance grace period through August 30, 2026.**

We appreciate your continued cooperation and commitment to compliance. Should you require further assistance, please contact our office at Gerald.Everton@fdacs.gov.