

Module 13 — Ohio Pesticide Business Licence, Insurance Limits & Supervision

CORE exam · 9 practice questions · The second licence a spray-for-hire operation needs, the exact OAC 901:5-11-07 insurance minimums for aerial work, direct supervision rules, and the trained-serviceperson pathway.

Key numbers & facts to memorise

Two licences	Commercial applicator (person) + pesticide business (entity)
OAC 901:5-11-07	Aerial businesses must meet paragraphs (B) AND (D)
Paragraph (B)	\$300,000 general aggregate / \$300,000 per occurrence / \$300,000 products & completed ops
Paragraph (D)	\$100,000 property damage per occurrence / \$100,000 BI per person / \$300,000 BI per occurrence
Order	Get the applicator licence BEFORE the business licence

Two licences, two different things

People routinely conflate the two Ohio credentials, and the distinction has real consequences. The **commercial applicator licence** is issued to a **person** and certifies that individual's competence in CORE plus one or more categories. The **pesticide business licence** is issued to a **business entity** and authorises the company to hold itself out as offering pesticide application services for compensation. If you spray other people's crops for money, you need both — and each business location generally needs at least one licensed commercial applicator.

ODA's own guidance recommends obtaining your **applicator** licence before applying for the **business** licence, because the business application requires you to designate a licensed applicator. Sequencing it the other way stalls the file. Both licences expire **September 30** and renew annually, so once you are established the two renewals land together.

This is also where the honest business-planning conversation belongs. A spray drone purchase does not shorten the licensing timeline: the federal package (Part 107, registration, Section 44807 exemption, Part 137) commonly runs several months, and the state path involves an accepted application, scheduled exams and results posted weeks later. Anyone intending to fly for hire in a given season should start the licensing work at least two seasons' worth of lead time ahead of the first invoice, not after the aircraft arrives.

Financial responsibility: the OAC 901:5-11-07 numbers

Ohio requires a licensed pesticide business to demonstrate **financial responsibility** — in practice, an insurance certificate on file with ODA. The minimums live in **Ohio Administrative Code 901:5-11-07**, and ODA has stated that a business performing **aerial pest control (including uncrewed aircraft)** must satisfy the requirements of **paragraphs (B) and (D)**. Both, not either.

Paragraph (B) sets the general and professional liability floor: **\$300,000 policy general aggregate, \$300,000 per occurrence, and \$300,000 products and completed operations aggregate**. Paragraph (D) adds comprehensive aerial chemical liability: **\$100,000 property damage per occurrence, \$100,000 bodily injury per person, and \$300,000 bodily injury per occurrence**, excluding passengers. Memorise the pattern — three \$300,000 figures under (B); \$100k/\$100k/\$300k under (D) — because it is exactly the kind of specific, verifiable number an Ohio exam asks about.

Two practical notes. First, these are **regulatory minimums, not commercially adequate limits**: a single drift claim across a specialty-crop neighbour can exceed them comfortably, and most serious operators carry more. Chemical drift coverage in particular is often excluded from generic general-liability policies and must be specifically endorsed — read the exclusions, not the summary page. Second, the certificate must actually be on file and current; a policy that exists but was never filed with ODA does not satisfy the requirement.

Direct supervision and the trained serviceperson

Not everyone who touches a sprayer needs their own licence, but the alternatives are tightly defined. Under **direct supervision**, an uncertified person may apply pesticide when a certified applicator has provided instructions and is available if needed. Ohio gives that availability a concrete meaning for the trained-serviceperson pathway: the supervising licensed applicator must be **within 25 miles or available within two hours**. "Available by phone from another state" does not satisfy it.

The **trained serviceperson** route lets a business employ workers who apply pesticide under a licensed applicator's supervision after documented training, subject to registration and recordkeeping obligations. It is how a growing operation scales without every employee sitting exams — but it does not extend to everything. **Restricted-use pesticides** require certification or genuine direct supervision, and the supervising applicator remains legally responsible for the application, the record and the outcome.

For a drone operation, the supervision question intersects with the aviation rules in a way worth planning around: the person flying must hold the appropriate FAA credentials for the operation, and the pesticide side must be covered by a licensed applicator. Those may or may not be the same person, and if they are not, both sets of authority must be documented for the same job. Write down who held which role on each application. It is a one-line note that resolves an otherwise ambiguous enforcement question.

Enforcement, penalties and what an inspection looks like

ODA has authority to inspect records and equipment, investigate complaints, sample residues, and take action ranging from **warning letters and civil penalties to licence suspension or revocation**, with criminal referral available for serious or wilful violations. The most common triggers are drift complaints from neighbours, use inconsistent with labelling, applying without the required licence, and incomplete or late records. Notice that two of those four are paperwork failures — the cheapest violations to avoid and the most common to commit.

A routine inspection is document-driven. Expect to produce your applicator licence, the business licence, the insurance certificate, application records for the period in question, product labels for what you applied, and — increasingly for aerial work — evidence of the conditions at the time of application. Organise so that a request for "the records for that field in June" takes two minutes rather than an afternoon. A tidy file communicates competence before anyone reads a single number.

The defensive posture that actually works is boringly consistent: read the label every time even for a product you have used for years, record the same day, photograph the boundary and the weather station reading, note the buffer you observed, keep the endangered-species bulletin, and tell the neighbour before you spray rather than after they call. Most enforcement actions against otherwise competent applicators come from small omissions repeated across a season, not from a single dramatic mistake.

Practice questions

Answer these closed-book, then check against the answer key that follows. Ohio requires 70% to pass.

1. You spray a neighbour's field for payment. Besides your commercial applicator licence, Ohio requires:

- A) Nothing else
- B) A pesticide business licence
- C) Only a federal EIN
- D) A commercial driver licence

2. Which OAC 901:5-11-07 paragraphs apply to a business doing aerial (including drone) pest control?

- A) (B) only
- B) (C) only
- C) (B) and (D)
- D) (D) only

3. Under paragraph (B), the minimum policy general aggregate is:

- A) \$50,000
- B) \$100,000
- C) \$300,000
- D) \$1,000,000

4. Under paragraph (D), minimum bodily injury coverage per occurrence (excluding passengers) is:

- A) \$50,000
- B) \$100,000
- C) \$300,000
- D) \$500,000

5. Under paragraph (D), minimum property damage coverage per occurrence is:

- A) \$25,000
- B) \$100,000
- C) \$300,000
- D) \$1,000,000

6. For the trained-serviceperson pathway, the supervising licensed applicator must be:

- A) On the same field at all times
- B) Within 25 miles or available within two hours
- C) In the same state
- D) Reachable within 24 hours

7. ODA recommends obtaining which licence first?

- A) The business licence, then the applicator licence
- B) The applicator licence, then the business licence
- C) Both simultaneously only
- D) Neither — they are optional

8. The insurance limits in OAC 901:5-11-07 are best described as:

- A) Generous commercial coverage
- B) Regulatory minimums that may be well below adequate coverage
- C) Maximum allowed coverage
- D) Optional guidance

9. Restricted-use pesticides may be applied by a trained serviceperson:

- A) Freely, with no oversight
- B) Only when certified or under genuine direct supervision by a certified applicator
- C) Never, under any circumstance
- D) Only on weekends

Answer key & explanations

1. B) A pesticide business licence — Applying pesticide to another's property for compensation requires a pesticide business licence, with a licensed commercial applicator per location.

2. C) (B) and (D) — ODA states aerial pest control businesses must meet both paragraph (B) general/professional liability and paragraph (D) comprehensive aerial chemical liability.

3. C) \$300,000 — Paragraph (B): \$300,000 general aggregate, \$300,000 per occurrence, \$300,000 products and completed operations aggregate.

4. C) \$300,000 — Paragraph (D): \$100,000 property damage per occurrence, \$100,000 bodily injury per person, \$300,000 bodily injury per occurrence.

5. B) \$100,000 — \$100,000 property damage per occurrence under paragraph (D).

6. B) Within 25 miles or available within two hours — Ohio defines the availability requirement as within 25 miles or available within two hours.

7. B) The applicator licence, then the business licence — The business application requires designating a licensed applicator, so get the applicator licence first.

8. B) Regulatory minimums that may be well below adequate coverage — They are floors. Drift claims can exceed them, and chemical drift coverage often requires a specific endorsement.

9. B) Only when certified or under genuine direct supervision by a certified applicator — RUP application requires certification or direct supervision; the supervising applicator remains legally responsible.