

Pesticide Exposure Action Plan

1. Medical care and documentation

- Seek prompt medical evaluation for current symptoms; use emergency care for severe or rapidly worsening symptoms.
- Tell the clinician there was a suspected pesticide exposure and provide the product name/label/SDS if available.
- Ask that the suspected exposure, symptoms, onset date, examination findings, testing, diagnosis, treatment, and follow-up recommendations be documented in the medical record.
- Keep copies of ER, urgent-care, specialist, laboratory, pharmacy, and other medical records.
- Keep receipts for medications, medical transportation, testing and treatment.
- Poison Control is **800-222-1222**; EPA also identifies NPIC as a pesticide-specific information resource at **800-858-7378**. ([US EPA](#))

2. Establish exactly what was applied

- Request the pesticide company's service report.
- Obtain the exact product name, active ingredient, EPA registration number, amount/concentration used, application method, areas treated, application date/time, applicator/company name, and applicator license information where applicable.
- Obtain the pesticide label and Safety Data Sheet.
- Ask the apartment management for its pest-control work orders, notices, authorization records and communications concerning the treatment.
- Preserve your prior communications concerning pesticide use or requests concerning your unit.

3. Create an exposure evidence file

- Make a written timeline beginning before the application and continuing through your symptoms and relocation.
- Photograph the apartment and belongings before cleaning, discarding, or moving things when reasonably possible.
- Preserve emails, texts, portal messages, notices and voicemails.
- Keep the lease and renters-insurance policy.
- Keep photographs of any physical symptoms that can actually be documented visually.

- Maintain a daily symptom log containing dates and times rather than attempting to determine the medical cause yourself.
- Back everything up outside the apartment-management portal.

4. **File the renters-insurance claim**

- Report the incident promptly even if you're unsure whether it is covered.
- Ask the insurer to evaluate **personal property, loss of use/additional living expenses, hotel or temporary housing, moving/storage expenses, cleaning/remediation expenses** and any other potentially applicable coverage.
- Provide facts about the incident without overstating what caused a particular medical condition before physicians have evaluated it.
- Ask for a written coverage determination.
- If something is denied, request the specific policy provision/exclusion supporting the denial.
- Keep a claim log containing the claim number, adjuster, dates, documents submitted and conversations.

5. **Track every financial loss**

Create a spreadsheet or folder for:

Medical expenses | hotel | temporary housing | moving | storage | transportation | laundry/cleaning | damaged/discarded property | replacement property | lost wages/income | professional testing | other expenses.

Don't throw receipts away. For property, photograph it and record the item, approximate purchase date, original price, replacement cost, reason it could not be used, and disposition.

6. **Put the apartment complex on written notice**

- Document the suspected exposure and your symptoms.
- Request the pesticide records.
- Document your need to leave the apartment.
- Request whatever rent refund, relocation assistance, hotel expenses, security-deposit treatment or lease termination you are seeking.
- Ask the complex to preserve all records relating to pesticide applications in and around the apartment.

7. **Consult a personal-injury/environmental-exposure attorney**

Bring a concise evidence package rather than simply describing the event verbally: **timeline + medical records + pesticide records + photographs + lease + communications + insurance policy/claim + expense spreadsheet.**

Ask counsel to evaluate possible claims against the appropriate parties, which could potentially include the applicator, pest-control company, property owner/manager or another responsible entity. The viability of any claim will depend heavily on evidence of exposure, duty/breach, causation and damages, so medical and application records are particularly important.

8. Consider regulatory reporting

EPA says suspected pesticide incidents involving people can be reported and recommends including the product name/EPA registration number, location, date and description. Suspected illegal pesticide use can also be reported to the applicable state pesticide regulator. ([US EPA](#))

[EPA pesticide incident reporting instructions](#)

The master file

Create one folder called **Pesticide Exposure Claim** and divide it into:

01 Timeline

02 Medical Records

03 Pesticide Application Records

04 Photographs and Videos

05 Apartment Communications

06 Lease and Housing Records

07 Insurance Claim

08 Property Loss

09 Expenses and Receipts

10 Regulatory Reports

11 Attorney Correspondence

12 Witnesses and Other Evidence

The important distinction is to **document what happened, what you experienced, what was applied, and what the doctors find** rather than trying to prove the medical mechanism yourself. This creates a much stronger record for an insurer or attorney.

Significant symptoms, the medical portion should come before the insurance/legal work. EPA advises immediate medical help for pesticide poisoning and directs symptomatic people to healthcare providers or Poison Control. ([US EPA](#))