

Garbage and waste operations

Our Specialty Auto products give you a new vehicle to drive sales



Zurich makes it easy for you to insure contracted collectors of garbage or recyclables at residential, commercial or industrial sites. Common vehicle types include compactors and roll-off container trucks.

Eligible exposures:

- Garbage collection
- Salvage hauling
- Dismantled auto hauling
- Construction debris hauling
- Waste materials hauling
- Scrap dealers

Ineligible exposures:

- For-hire, revenue generating units (refer to trucking operations). Example, transfer station to landfill.
- Vehicles transporting medical waste or biohazardous waste
- New ventures

Requirements:

- Loss information for current and prior three years
- Complete VINs on all power units
- Complete drivers' list and acceptable MVRs
- Drivers must have a minimum of two years experience with like equipment.
- Minimum driver age 25
- Property damage deductible minimum of \$500

Coverage features include:

- Automobile liability coverage limits up to \$5 million
- Physical damage coverage
- Motor truck cargo
- Uninsured/underinsured motorists, medical payments and personal injury protection
- Multi-line discounts available

Reporting Capabilities

We also offer flexible, real-time reporting capabilities. Line of business/coverage Reporting Basis options:

Commercial Auto

- Liability (includes PIP, UM, UIM, Med etc), Physical Damage, Hired Auto, Trailer Interchange

Reporting Basis Options:

- Mileage, Gross Receipts, Per Vehicle and Total Insured Value

Billing

A variety of billing options are available, including billing frequency, down payment and installment options.

Convenience and efficiency – with Zurich

- Valuable and marketable Zurich brand recognition
- Risk engineering services to help improve safety
- Claims satisfaction rate of over 90%*
- Abbreviated renewal questionnaire to simplify renewals
- Responsive and professional service

* Based on Zurich's 2009 First Party Customer survey, administered by the University of Missouri-Kansas City.

This class is not available in all states.

Please contact your home office underwriter for availability.

For more information, contact:



This information is intended as a general description of certain types of insurance and services available through Zurich. It is not an insurance contract.

Zurich Programs Business
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Because change happenz.