

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for waste collection, recycling, and roll-off operations. Priorities reflect typical exposure; confirm against fleet and facilities.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Commercial Auto	Covers collection and roll-off trucks — the leading source of serious claims.	CORE
☐ Workers' Compensation	Covers collectors in one of the deadliest U.S. occupations.	CORE
☐ General Liability	Covers injuries and damage at customer sites and facilities.	CORE
☐ Pollution Liability (Sites & Transport)	Covers spills, leachate, and releases in transit — excluded elsewhere.	CORE
☐ Property & Business Income (Facilities)	Covers recycling facilities, balers, and lost income after a battery fire.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits for fatal truck crashes.	PREVALENT
☐ Inland Marine (Containers & Equipment)	Covers roll-off containers, compactors, and mobile equipment.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is fire at the facility. Most recycling facilities report fires, many started by lithium-ion batteries, and a single fire can shut a facility for months. Operators should confirm property and business-income limits reflect the full rebuild and downtime, and install detection and suppression.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.