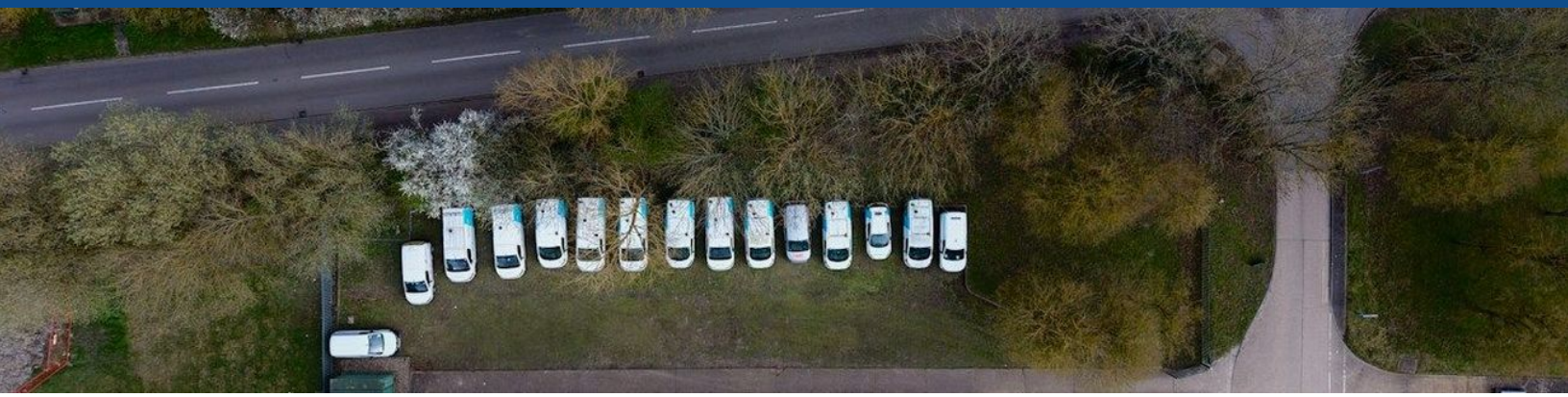
Garbage / Waste Hauler Insurance

Trucking & logistics - coverage overview, limitations and how to get a quote



OVERVIEW

Waste haulers run heavy trucks on residential streets with many stops and backing, and carriers look at route types, backing controls and what waste you collect.

WHAT'S COVERED

Auto liability
Injury and damage from refuse and roll-off trucks.

Physical damage
Collision, fire and comprehensive for your trucks.

Pollution liability
Spills and releases from collected waste.

General liability
Damage to driveways and property from containers.

Workers compensation
Injuries to drivers and helpers riding the truck.

Good to know
Backup cameras, 360-degree camera systems and a no-riders-on-the-step policy are the safety controls underwriters ask about first.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Pollution from hazardous or medical waste unless declared
- × Driveway cracking from container weight
- × Fires inside the hopper on some policies

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Truck types (rear load, front load, roll-off)
- Residential vs. commercial routes
- Waste types collected
- Municipal contracts and insurance requirements

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/garbage-waste-hauler/

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