Junk Removal Insurance

Specialty trades & services - coverage overview, limitations and how to get a quote



OVERVIEW

Junk removal crews lift heavy items in customers' homes and haul loads on the road, so carriers ask about trucks, what you haul and where it ends up.

WHAT'S COVERED

General liability
Bodily injury and property damage to others from your work.

Customer property damage
Walls, floors and doors damaged during removal.

Trucks and trailers
Box trucks, dump trailers and cargo.

Workers compensation
Medical bills and lost wages when a crew member is hurt.

Pollution and dumping
Claims from improper disposal of hazardous items.

Good to know

Refusing hazardous materials like paint, chemicals and asbestos, and keeping landfill receipts, opens more markets.

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:

- × Hazardous waste and pollution on most policies
- × Items you take that the customer did not authorize

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

- Vehicle schedule
- Disposal and recycling sites
- List of items refused
- Five years of loss runs

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/junk-removal/

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