

RECYCLING/REFUSE/SCRAP

Our refuse appetite includes commercial operations engaged in collection, hauling, and disposal of non-hazardous waste, recyclables, and scrap metals.

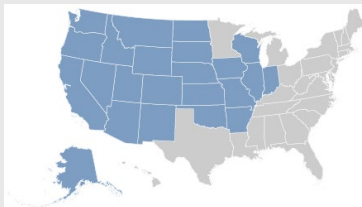
Typical exposures may include:

- **Commercial scrap metal haulers, refuse collectors, and recycling transporters** using dump trucks, roll-off, or open box trailers
- **Local and regional routes** serving transfer stations, recycling centers, and landfills
- **Sample Materials hauled:** mixed recyclables (metal, cardboard, plastics & construction debris (scrap metal)

ELIGIBILITY

- Drivers must be at least 25 years old for established operations
- At least 2 years of experience with the equipment, commodity and region
- Local or intermediate distance hauls only
- For new ventures please review our guide: bell-uw.com/new-ventures/

TERRITORIES AVAILABLE



AK, AR, AZ, CA, CO, ID, IA, IL, IN, KS, MO, MT, NE, ND, NM, NV,
OK, OR, SD, UT, WA, WI, WY

APPETITE GUIDE

COMMERCIAL TRANSPORTATION PROGRAM
(use in conjunction with our [program reference guide](#))



COVERAGES AVAILABLE

- **Auto liability:** Up to \$1 million CSL with follow form excess available for an additional \$1 million
- **Physical damage coverage:** Up to \$300,000 per unit or train/combination of vehicles
- **UM/UIM:** Limits available vary by state
- **Medical Payments:** Up to \$10,000
- **Motor Truck Cargo:** Up to \$250,000 with loading/unloading and terminal coverage as available options
- **General liability:** Available for truckers for hire

THE STRENGTH BEHIND OUR PRODUCT

- A+(Superior) by A.M Best, Financial Size Category XV
- Full underwriting authority and in-house policy management
- All programs administered by one claim administrator; National Claims Management
- High level of service, quick quote turnaround times and underwriting flexibility
- Agency and direct bill payment plans