



Refuse and recycling is about taking care of your employees so they are able to complete their essential jobs. Our specialized industry expertise and proven track record means that we understand the unique risks and challenges of the refuse and recycling industry and consider workers' compensation coverage for large and risk management sized businesses.

copperpoint.com/business-insurance/industries/refuse-and-recycling

Targeted Business Operations

- Garbage or Refuse Collecting
- Garbage or Refuse Material Recovery Operations (California)

When it's time to choose an insurance partner, you can count on our experience and knowledge to bring peace of mind and the protection you need for your refuse and recycling insurance needs.

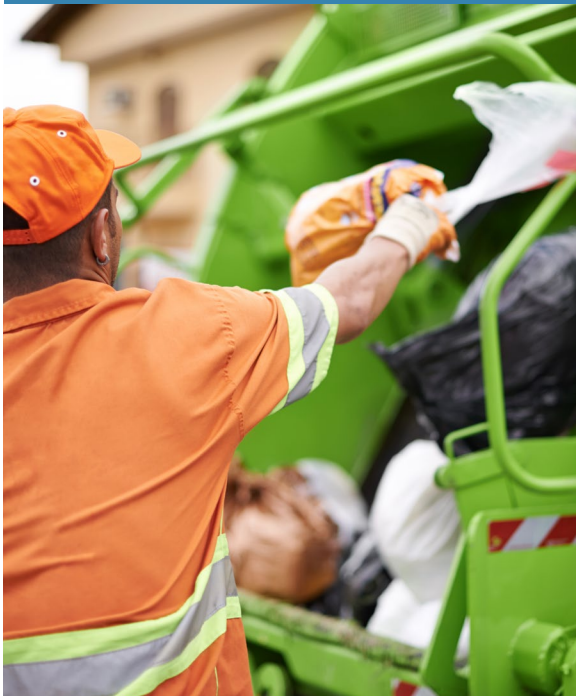
Industry Leading Services*

We build relationships and deliver results through our high touch, local service model. We get to know you and the challenges you are facing in the refuse and recycling industry. When we work together, you're not just a number, you're a valued business partner.

*Available services will depend on your premium size and service needs.

Responsive Service Leadership

- Dedicated risk manager
- Dedicated claims team
- Adjusters average <80 TL claims
- Dedicated loss control consultant
- Dedicated account underwriter
- Outcomes Based Managed Care
- Risk Management Resource Portal
- Personalized claims and loss analysis
- Fleet safety management
- Collaborative team approach



Loss Control

- Extensive risk management expertise in the refuse and recycling industry
- Focus on identifying and mitigating risk exposures
- Program enhancement/development/loss analysis
- Facility assessments
- Supervisor / management training
- Hazard analysis and control
- Ergonomic evaluations
- Safety culture development
- Streaming safety videos
- Loss control resources

Claims

- A full suite of in-house claims services
- Experienced claims adjusters averaging 15 years of experience
- Specialized claims expertise:
 - » Emphasis on communication with all parties
 - » Early intervention and establishment of treatment plans
 - » Focus on return to work with modified, alternate or transitional duty
- Workers' compensation focused attorneys and litigation experts who drive the best possible claims outcomes on files where the injured worker has retained an attorney
- Access to nurse case managers who manage medical expenses and identify opportunities for timely claims closures
- Zero tolerance for fraud

