



WMABC Facility Insurance

Presented by: Wilson
M. Beck Insurance
Services



WMB
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INSURANCE SERVICES

Waste Management

Waste Management operations fall into a higher risk category. Due to losses in this industry, numerous markets have withdrawn from this class, not able to renew policies or accept new waste management clients. Fire losses in this industry have been seen worldwide, including in BC. These fires have impacted the Canadian insurance market and more specifically the market available to waste management contractors in BC.



Insurance Coverages Specific to Waste Management Contractors



Property



Equipment



Liability



Pollution

On Going Issues



- Fire Incidents caused from Lithium-ion batteries
- Pollution Incidents
- Labor Shortages
- Property Insurance Capacity

Risk Control Factors



Third Party Site
Inspections



Maintenance of
Equipment



Fire Fighting
Systems and
Heat Detection



Run-off Filtration
Systems



Employee Safety
Manual (COR)

Contractors Pollution Liability Insurance

- CPL policies provide contractor-based insurance for third-party coverage for bodily injury, property damage, defence, and cleanup as a result of sudden and gradual pollution incidents arising from contracting operations performed by or on behalf of the contractor. CPL insurance is intended to provide coverage to all types of contracting operations, including waste management contractors.
- Coverage for non-owned disposal sites and site-specific coverage for contractor's own premises is available and recommended for WMABC members.

Pollution Claim Example

At a **transfer station**, vandals littered an area with debris and overturned drums of chemicals and maintenance fluids stored at the site. The vandalism went undetected for more than a week. The contents of the drums seeped into on-site and off-site soils and contaminated area groundwater and residential wells. Costs for property damage claims from nearby residents and for soil and groundwater cleanup exceeded \$500,000.

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