



## SAFETY MONDAY

January 16, 2012

### A Strong Insurance Partner Can Help Your Safety Program

Having dependable insurance programs covering your fleet and employees can play an important role in your safety program. Your carrier can help you identify missing policies and forms, provide information about best practices, and evaluate your claims data to identify patterns. Despite recent improvements, solid waste collection employees continues to have one of the highest workplace fatality rates in the United States, and garbage trucks are involved in accidents on virtually a daily basis.

When you are considering insurance carriers, make sure to ask the right questions, including:

1. What experience do you have insuring solid waste companies?
2. What are the carriers' A.M. Best ratings?
3. How does your company differ from others offering insurance coverage?
4. What do you do besides take payments and pay claims?
5. What is the right coverage and deductibles for my company?

Insurance is important. Make sure you are using credible and experienced insurance carriers to help prevent costly accidents and injuries.



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EIA is proud to support the AmWINS Program Underwriters' EIA Waste Haulers Program that provides aggressive and comprehensive insurance coverage for all segments of the refuse industry.

Please have your insurance agent contact Harvey Zook at  
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