

SCOPE

This document is intended to provide guidance on the required insurance levels for all service providers utilized by Waste Management National Services (WMNS) in any of the In Plant Services (IPS) operations and/or in support of a National Account customer in addition to other Waste Management operations.

APPLICATION

Typical services that are utilized have been divided into five major categories (tiers) for the purposes of this document. The Tiers were established based on several factors including product lines managed, services offered, potential liability of the management method, size of the vendor and complexity of the services offered.

Listed below are the tier breakouts detailing the types of services/product lines that a service provider may provide, categorized under each tier, as determined by the nature of their operations. Each tier has a corresponding level of insurance requirements determined through evaluation of the above factors.

Tier I Hazardous Treatment/ Disposal/Transportation/ On-Site/Emergency Services	Tier II – Management Services	Tier III–Non-Hazardous Treatment and Disposal	Tier IV- Non-Hazardous Treatment / Recycling and eCycling	Tier V – Non-T&D Related Services
Direct Landfill	Lab Services	Asbestos Remediation and/or Disposal****	Small Waste Disposal Companies	Equipment Rental
Fuels Blending / Solvent Recovery / Incineration	Consultant Services	Medical Waste Disposal	Paper Recyclers Cardboard Recyclers	Office Rental
Sludges, Leachate, Grit Wash Waste, Gas Condensate, Universal Waste Materials	Temporary Employment Services***	Waste-to-Energy	Sludges, Leachate, Grit Wash Waste; Gas Condensate; Universal Waste Materials	Modular Trailer Rental
Emergency Response		Battery Reclamation / Recycling	Glass Recyclers Plastic Recyclers	Equipment Testing
Microencapsulation / Macroencapsulation		Mercury Waste Recyclers	Metals Recyclers	Container Testing
Stabilization		Drum Reconditioners	Printer Cartridge Recyclers	Tank Recertification
Transportation (See footnote at the bottom of Tier 1 Insurance Requirements)* Towing Companies(+)(*)(#) On-Site Services**		Drum Management	Pallet Recyclers eCycling	Air Duct Cleaning and Testing
PCB Treatment/Disposal		Solidification	Wood Recyclers	Portable Toilet Rental
Solidification Truck Washers (+)(*)		Solvent Recovery	Tire Recyclers; Tire Removal & Transport	Blemished Auto Parts Resale
CFC Containing Appliances; Waste Petroleum Materials		Waste Water Treatment	CFC Containing Appliances Waste Petroleum Materials	Janitorial Services
Household Hazardous Waste Management		Waste Oil Processors	Concrete/Asphalt Recyclers	
Drum Management		Lab Pack Management	Carbon Regeneration	
Explosive and Detonation		Deep Well Injection	Spill Pad / Rag / Absorbent Recyclers	
Mercury Waste Processors		Biological Treatment	Grease Recyclers	

CONTRACTOR INSURANCE REQUIREMENTS

Waste Water Treatment		Barge Services	White Goods Recyclers	
Lab Pack Management		Pest Control Services	Compost	
Parts Washer Service			Parking Lot Sweepers	
Deep Well Injection; Biological Treatment		General Repairman(+)	Confidential Document Destruction	
Neutralization		Air conditioning work(+)		
Radioactive Disposal				
Reactive Waste Management				
Explosive Waste Management				
Compressed Gas Cylinder Management				
(+)Waive-Pollution (*Requires- GarageKeepers : (#)Requires-On-Hook Coverage		(+)Waive-Pollution Requirement		

A service provider may provide more than one service at a particular facility or location. If so, the Tier that represents the highest level of insurance requirements should be used.

Example: A vendor that provides non-hazardous wastewater treatment and hazardous fuels blending services would require Tier I insurance levels due to the hazardous materials management capabilities.

INSURANCE REQUIREMENTS

Waste Management requires that service providers for each of the above tiers carry insurance coverage. The insurance requirements for each tier will vary based on potential liability. The minimum insurance requirements are as follows:

Insurance Description	Tier I	Tier II	Tier III	Tier IV	Tier V
Workers' Compensation	Statutory	Statutory	Statutory	Statutory	Statutory
Employer's Liability	\$ 1,000,000 per occurrence	\$ 1,000,000 per occurrence	\$ 1,000,000 per occurrence	\$ 1,000,000 per occurrence	Same as Tier IV
Commercial General Liability (Must include both Property Damage and Bodily Injury coverage)	\$ 2,000,000 per occurrence	\$ 2,000,000 per occurrence	\$ 2,000,000 per occurrence	\$ 1,000,000 per occurrence	Same as Tier IV
	\$ 3,000,000 annual aggregate	\$ 3,000,000 annual aggregate	\$ 3,000,000 annual aggregate	\$ 2,000,000 annual aggregate	Same as Tier IV
Automobile Liability	\$ 2,000,000 per occurrence	\$ 2,000,000 per occurrence	\$ 1,000,000 per occurrence	\$ 1,000,000 per occurrence	Same as Tier IV
Pollution Liability	\$ 3,000,000 per occurrence	\$ 3,000,000 per occurrence	\$ 1,000,000 per occurrence	N/A	N/A
	\$ 6,000,000 annual aggregate	\$ 6,000,000 annual aggregate	\$ 2,000,000 annual aggregate	N/A	N/A
Professional Liability	N/A	\$ 2,000,000 per occurrence	N/A	N/A	N/A
(*) Garage Keepers	\$1,000,000	\$ 2,000,000 annual aggregate			
(#) On-Hook	\$250,000				

Tier I – Additional Information

*All Waste Transporters coverage should include Form MCS-90.

*We strongly recommend \$5,000,000 Auto Liability and General Liability limits for all Transporters but will accept \$2,000,000 on an exception basis, and as follows the Variance Approval Process.

*Long Haul Transporters must carry \$5,000,000 in Auto and General Liability limits.

*Hazardous Waste Transporters must meet the following additional requirements:

- CGL Insurance (including public liability and pollution liability) - \$ 5,000,000 per occurrence
- Automotive Insurance - \$ 5,000,000 per occurrence. The coverage shall be endorsed to remove the Pollution exclusion.

** For On-site Service Providers, the Automotive and Environmental Impairment Insurance minimums should correspond with the tier services that are provided.

Example: Non hazardous on site service requires insurance levels from Tier III, hazardous on site services requires insurance levels from Tier I, etc.

Tier II – Additional Information

*** Temporary Employment Services carry Tier IV insurance requirements, less Automobile Liability.

Tier III – Additional Information

**** Asbestos Remediation contractors must provide documentation of asbestos liability coverage.

CERTIFICATE OF INSURANCE

Certificates of Insurance are used to provide evidence that service providers have the required insurance as contracted.

Waste Management requires service providers to provide an Insurance Certificate, as outlined in each service agreement. This assures that those companies doing business for WM are financially responsible in the event that they cause an accidental loss that would otherwise impact WM.

Please note that a Certificate of Insurance must be obtained from each subcontractor.

No work shall commence with a subcontractor without first obtaining a Certificate of Insurance addressed to Waste Management, certifying that the required coverage is in force and that it will not be cancelled without 30 days prior notice to Waste Management.

ADDITIONAL INSURED

The subcontractor's Certificate of Insurance must reflect that Waste Management is named as an Additional Insured on the subcontractor's insurance policies. This gives Waste Management a right to file a claim against the subcontractor's insurance policies for claims that should be covered under the policies.

SERVICE AGREEMENT APPROVAL

All Agreements must be reviewed by the National Accounts Senior Legal Counsel or designee and approved by the Vice President of National Accounts or designee or the appropriate Area Legal Counsel and Vice President.

All subcontractors must have a signed written contractual agreement before work on any Waste Management project can begin.

OBTAINING COPIES OF SERVICE AGREEMENTS AND/OR INSURANCE CERTIFICATES

Copies of executed service agreements and/or certificates of insurance can be obtained by contacting the Industrial Supply Chain Management group.

Date: 10/1/2018