



**PIONEER SPECIALTY**  
INSURANCE  
A WESTERN NATIONAL COMPANY

# Refuse Collector Insurance Program

Pioneer Specialty's specially designed insurance program for refuse collectors is tailored to protect the work and property of your unique collecting operation.

## Available Coverages

- Commercial Auto Liability / Physical Damage +
- Cargo
- Crime
- Employee Benefit Liability
- Employee Practices Liability
- Equipment Breakdown
- Flexible Deductible Options
- General Liability +
- Inland Marine
- Medical Payments
- Personal Computers, EDP Equipment, Data, Media, & Phones
- Property +
- Umbrella
- Workers' Compensation (except in ND, OR, & WA)

+ *Enhancement endorsements available*

Each Pioneer Specialty policy is individually underwritten and backed by the financial stability and experience that come from our group's 115 years of serving our customers' insurance needs.

