

Waste Claims Severity Checklist 2026

A practical claims briefing for waste operators reviewing evidence, limits and prevention measures before renewal.

Fire

Often involves property, plant, environmental liability and interruption.

Pollution

Can require emergency response before liability is settled.

Fleet

Frequent claims can affect motor terms and liability defensibility.

Claim file evidence

- Incident report
- Photos and CCTV
- Witness details
- Training records
- Maintenance logs

Renewal review

- Largest paid loss
- Open claims
- Repeat causes
- Corrective actions
- Survey recommendations

Insurance interpretation

Claim type	Evidence that helps
Major site fire	Fire controls, inspection logs, stock records and survey action closure.
Pollution incident	Drainage plans, spill response, sampling results and contractor invoices.
Employee injury	Risk assessments, training, supervision and accident investigation.

Source note

Designed as an Insure24 editorial briefing. Refresh annually alongside Defra, Environment Agency, HSE and Welsh Government source updates.