

# Who qualifies as a recycler (and who doesn't)

## Q&A with Susan Diecidue



**Susan Diecidue**, program manager for [Amwins Program Underwriters' RecycleGuard program](#), explains the distinctions between what qualifies as a recycler and what does not. Use the following definitions as a guide to assess which accounts are a proper fit for our program.

### ? What is a “recycler”?

A: Recyclers are dedicated to giving materials a second life. They are defined as businesses that collect, process and/or repurpose used or end of life materials for resale in secondary markets. Our program offers tailored solutions for businesses with primary operations in the recycling of scrap metal, electronics, paper, plastic, glass, rubber and automobiles. Target classes we consider include the following:

- Secondary non-ferrous metal processing
- Metal processing centers
- Scrap material
- Pulp mill recycling
- Plastic products, NOC
- Auto parts recycling/dismantling
- Paper, rag or rubber stock dealers; distributors - secondhand
- Metal scrap dealers
- Recycling collection centers other than not-for-profit
- Metals extraction or refining (smelting)
- Plastic recyclers who grind or shred plastic
- Glass recyclers
- eScrap recyclers
- Auto dismantling and recycling
- Recycled material brokers

### ? What is not a “recycler”?

A: While there are establishments similar in nature or that collaborate with the recycling industry, they are not necessarily considered part of the industry. Accounts that perform the following activities do not qualify as a recycler for our program:

- Transportation of recycling materials with no yard and/or processing capacity
- Processing of materials for the end user instead of a manufacturer
- Dismantling of buildings and/or machinery to be transported to someone else's facility
- Collection of clothing shipped to another facility and/or country for re-use or re-wearing

The Amwins Program Underwriters' RecycleGuard program caters to the unique exposures and risk handling needs often faced by recycling operators. Since 2000, RecycleGuard has been the only property & casualty insurance program sponsored by the Recycled Materials Association (ReMA).

To learn more, contact your [RecycleGuard underwriter](#) or:

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