Debris Removal, Haul-Off, and Landfill Fees for Total-Loss Contents: Where Valuation Ends and Mitigation Begins

Canonical Web Version: https://restorationintel.com/debris-removal-haul-off-and-landfill-fees-contents/

Direct Answer: Total-loss contents valuation ends at the pre-loss replacement or ACV figure of the damaged goods, whereas labor, containment, dumpsters, haul-off, and hazardous landfill tipping fees belong on the mitigation/debris-removal estimate—drawing from Coverage C or the policy's Additional Debris Removal extension rather than inflating item unit prices.

Field Benchmark & Decision Matrix

Cost Component	Primary Platform / Line Type	Policy Coverage Bucket	Required Proof Artifact	Common Examiner Rejection Trigger
Total-Loss Item RCV / ACV	XactContents / Contents Schedule	Coverage C (Personal Property)	Photo, model/tier, age/condition grade, LKQ comp	Padding item RCV to cover contractor disposal labor
Non-Salvage Triage & Disposal Inventory	Xactimate Contents Mitigation Labor	Coverage C (or Mitigation per carrier)	Signed non-salvage disposal authorization + photo log	Hauling away items before owner/adjuster sign-off
Roll-Off Dumpster & Standard Haul-Off	Xactimate DMO / Debris Haul-Off	Coverage C + 5% Debris Extension (split vs Cov A)	Scale weight tickets, dumpster rental invoice, load photos	Mixing structural drywall demo with contents weight tickets
Refrigerant, E-Waste, & Tire Surcharges	Xactimate Pass-Through / Special Disposal	Coverage C Debris Removal	Transfer-station itemized receipt showing unit surcharges	Estimating flat 'hazmat allowance' without facility receipts
Damaged Lithium-Ion / Chemical Hazmat	Certified Hazmat / Lab-Pack Subcontractor	Coverage C / Additional Debris or Pollutant Endorsement	EPA/state manifest, certified disposal invoice, NFPA/OSHA log	Throwing swollen batteries or solvents into general roll-offs

Practitioner Operational Takeaways

• Keep contents item RCV/ACV valuation strictly separate from contractor haul-off labor, dumpsters, and landfill tipping charges.

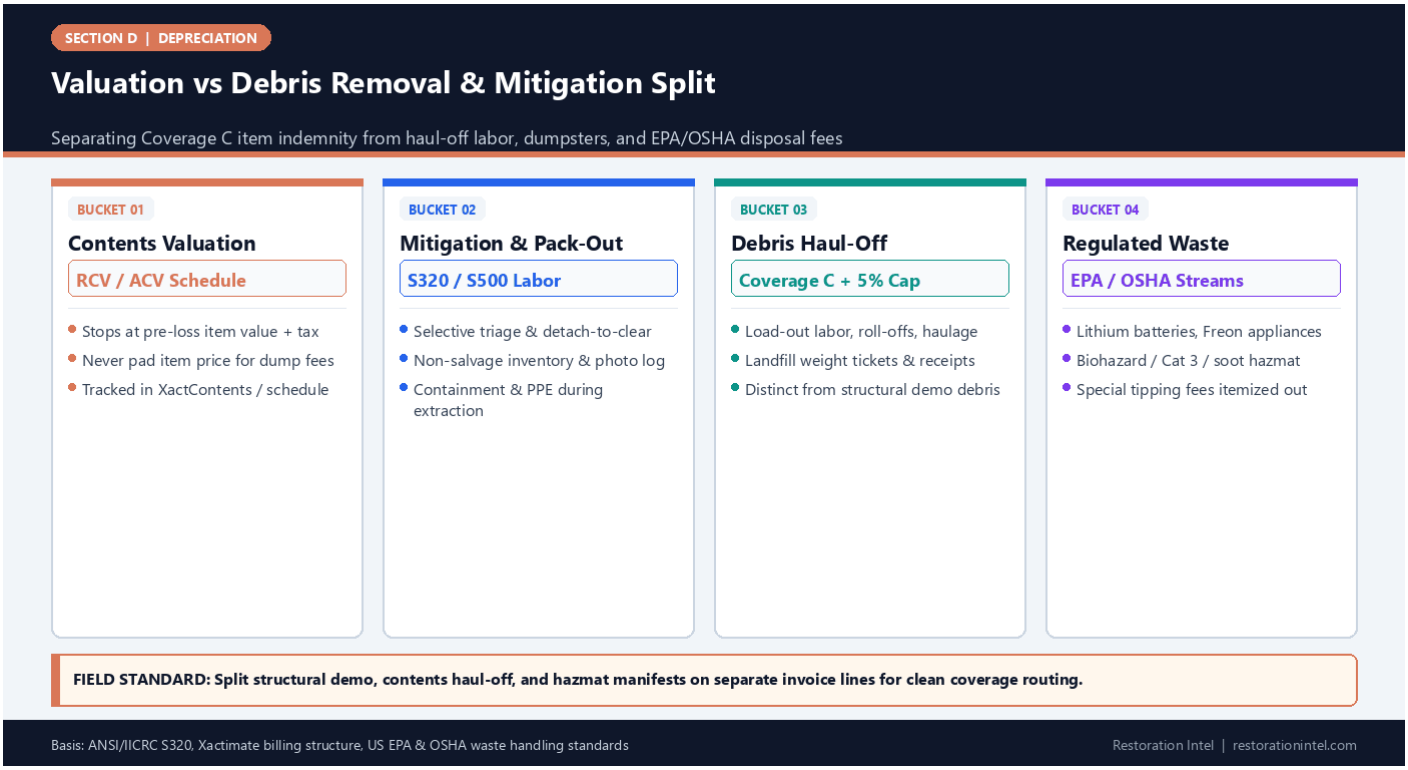
• Split structural demolition debris (Coverage A) from total-loss personal property debris (Coverage C) to protect 5 percent debris extensions.

• Obtain signed insured disposal authorization and photo-log every non-salvageable item before hauling anything off-site.

• Segregate regulated waste (refrigerants, e-waste, solvents, damaged lithium-ion batteries) per EPA/OSHA rules and retain itemized manifests.

• Attach landfill scale tickets, cubic-yard load logs, and before/after room clearance photos to the final Xactimate mitigation invoice.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/debris-removal-haul-off-and-landfill-fees-contents.md
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/
- **Verisk Xactimate Estimating Platform:** https://www.verisk.com/products/xactimate/
- **US EPA Hazardous Waste Framework:** https://www.epa.gov/hw
- **OSHA Hazard Communication Standard (HazCom):** https://www.osha.gov/hazcom