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CONSIDERATIONS WHEN STARTING A DELIVERY SERVICE

For restaurants, offering delivery service provides a convenient food option for your customers. It can also lead to increased business opportunities for your restaurant.

However, delivery services aren't without their share of risks, particularly when it comes to driver safety. When making deliveries, employees could slip, trip and fall going to a customer's door; become the victim of a crime (e.g., robberies); or injure themselves or others in an auto accident. If your restaurant is starting a delivery service, it's critical to keep these risks in mind and take the proper steps to safeguard your employees and prevent potential claims. Always remember to discuss any new or change in operations, including food delivery, with your insurance agent and be certain it is communicated to your insurance company as well.

KEEPING YOUR DRIVERS SAFE

While delivery services tend to differ slightly from business to business, there are a number of general considerations to keep in mind when it comes to protecting workers:

- + Offer training to employees to help them identify hazards and strategies they can use to stay safe when making deliveries. This could include defensive driving courses and education on how to respond in robbery situations. Above all, it's important to reinforce good driving behaviors by reminding drivers to:
 - + Wear their seat belts at all times.
 - + Never use cellphones when making a delivery, unless they pull off the road and park the vehicle.
- + Avoid allowing others to ride in the vehicle with them when making deliveries.
- + Obey all traffic laws.
- + Sign a safe driving policy.
- + Review the motor vehicle records of any employee who operates a company-owned or personal vehicle for business purposes. Delivery drivers must be qualified, have a valid driver's license and have an acceptable driving record.
- + Secure the proper coverage to protect your business, which can include commercial auto insurance or non-owned automobile liability coverage, depending on your operations. Be sure to review your insurance policies alongside a qualified insurance professional to ensure you have no gaps in coverage.
- + Encourage employees to review their own personal auto policy with their personal insurance agent to understand how their personal insurance policy would respond to an auto insurance claim that occurs while operating their personal auto for business use and determine what, if anything, in their policy needs to be amended to allow for business use of their personal vehicle.
- + Spread deliveries out across multiple drivers. This can help you avoid overwhelming your employees, which in turn discourages them from speeding or driving recklessly to make up for lost time. For added safety, refrain from making guaranteed delivery times. Rushing deliveries can increase the likelihood of an accident.
- + Screen deliveries using caller ID. Not only does



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this help you trace the location of the customer, but it can also help you maintain delivery records. At a minimum, you should retain a list of all customers, their telephone numbers and orders.

- + Take payments through an online ordering system or over the phone.
- + Post signage on the vehicle to deter criminals. For example, signage could read, "Drivers carry limited amounts of cash." It may also be a good idea to reduce cash exchanges by encouraging customers to use debit or credit cards.
- + Leverage technology, like in-car surveillance cameras and GPS systems, to monitor drivers and locate them quickly in the event of an incident. Drivers should also have cellphones they can use to contact your restaurant or alert the authorities in emergency situations.
- + Refrain from making late-night deliveries, as your employees may be especially vulnerable to crime during this time.

CONTINUED SAFETY

When it comes to delivery services, safety takes the combined effort of employers and drivers alike. It's important to work with your employees to craft and communicate policies around making deliveries—supplementing workplace procedures with the proper training to ensure drivers stay on the road.

However, even if you take every reasonable precaution, accidents will still happen. In those instances, it's critical that your business is armed with proper insurance. To learn more, contact MJ Insurance, Inc. today.