

Food Delivery TECHNICAL BULLETIN

Social distancing and the rapidly-evolving shelter in place requirements related to COVID-19 are having a direct impact on the food service industry. West Bend is aware that more and more of the restaurants we insure are being required to close in-store dining. We're also noticing the resiliency of the businesses and the evolution to drive-thru, take-out, and delivery services.

Some restaurants are increasing their delivery area and placing more employees into delivery driver positions. Others are trying delivery service for the first time. Both scenarios will most likely mean an increase in hired and non-owned auto exposures. Whether you're new to delivery or expanding your delivery options, now is the time to contact your agent to determine if you have the appropriate coverage for this exposure.



Business Considerations for Food Service Delivery

1. Business owners need to make sure that drivers have current and active insurance.
2. Each driver must meet a base level qualification. Best practices include:
 - a. A valid driver's license for the state(s) in which they'll be driving.
 - b. A good driving record (no major violations).
3. Adding or increasing hired and non-owned coverage may be necessary. Reach out to your agent!
4. Limit driver cash to avoid unwanted robberies. Best practice would be to use prepayment by credit card only.
5. Provide your drivers with these important safety tips.

Driver Safety Considerations

1. Follow the rules of the road.
 - a. Wear your seat belt.
 - b. Do not talk/text while driving.
 - c. Obey the speed limit.
2. The goal of a delivery driver is to provide food service to the customer in a safe manner. Let the hot packs do their job. Your job is to safely navigate the roads.
3. Use a GPS system safely. Best practices include:
 - a. All devices should be hands free.
 - b. Listen to the GPS not the radio.
 - c. Enter the first address in your GPS before you leave the lot.
Enter the second address before leaving the first delivery, etc.

4. Be sure you park in a safe place.
 - a. Use street or parking lot lighting.
 - b. Pull up to the curb instead of pulling into the driveway. This will help you avoid backing into anything or anyone.
5. Scene Safety – Be aware of your surroundings.
 - a. Do not leave your car running.
 - b. Be on the lookout for those with harmful intentions. Keep cash on hand to a minimum. Leave excess cash at the restaurant between delivery runs.
 - c. Watch for trip hazards between the car and the house. This could include sticks, toys, curbs, holes in the yard, wet or icy surfaces, and poorly maintained sidewalks, stairs, or handrails. Staying on the sidewalks and paths will help avoid some of these hazards.
 - d. Dogs may pose an additional hazard. If you see a loose dog that's not welcoming, honk your horn to get the owner's attention.
 - e. Remember that in many cases, it may be dusk or dark and hard to see. Walk – don't run – from the car to the house.
 - f. In these particular times, you should have disinfecting wipes in your vehicle. Any pen or device touched by the customer, as well as your hands and the steering wheel, should be wiped clean before you leave the premises. This will help lessen the likelihood of virus transmission. As an additional precaution, when you're done for the day, wipe down any surface in the car you touched during the delivery shift.

