



Risk Insights Restaurant

Protecting Your Business and Employees When Starting a Delivery Service

As our economy begins to reopen, many restaurants are offering curbside pickup or delivery to help bring in revenue. Offering delivery service provides a convenient and safe food option for customers amid COVID-19 and can lead to increased business opportunities for your restaurant.

Delivery services aren't without their share of risks, however, particularly when it comes to driver safety. Employees could trip or fall while making a delivery; become the victim of a crime, such as a robbery; or injure themselves or others in an auto accident. If your restaurant is starting a delivery service, keep these risks in mind and take proper steps to safeguard your employees and prevent potential claims.

Keeping your drivers safe

While delivery services tend to differ slightly from business to business, there are several considerations to keep in mind when protecting workers. Ongoing and consistent training can help employees proactively identify hazards and strategies to stay safe when making deliveries. Training could include defensive driving courses, or robbery prevention and response education.

You can also reinforce good driving behaviours by reminding drivers to:

- ▶ Use seat belts at all times
- ▶ Never use cellphones unless the vehicle is parked and off the road
- ▶ Never have passengers in a delivery vehicle
- ▶ Obey all traffic laws

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Keeping your business safe

A delivery service requires a different set of considerations that range from the employee's driving records to leveraging new technology for company cars. One of the most essential is reviewing 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 licence, and have a safe driving record. You will also need to secure proper coverage to protect your business, including commercial auto policies or non-owned automobile liability coverage, depending on your operations.

Delivery considerations should include:

- ▶ Deliveries spread out across multiple drivers to discourage speeding
- ▶ No guaranteed delivery times to decrease the likelihood of accidents
- ▶ Screening deliveries using caller ID to trace customer location and to maintain delivery records

- ▶ Taking payments through an online ordering system or over the phone
- ▶ Posting signage on the vehicles regarding the amount of cash carried by drivers
- ▶ Leveraging technology, like in-car surveillance cameras and GPS systems, to monitor drivers and locate them quickly
- ▶ Ensuring drivers have cellphones
- ▶ Refraining from making late-night deliveries

Continued safety

When it comes to delivery services, safety is a collaborative effort between employers and drivers. It's important to work with your employees to craft and communicate policies regarding deliveries, making sure proper training is provided. Accidents may still happen despite all precautions; in those instances, your business must be adequately insured. To learn more, contact Cowan Insurance Group Ltd today.

