



Food delivery

  
**VERLINGUE**

Your Food Delivery  
Insurance experts



### **The Risk to your Business**

Many food delivery businesses employ owner drivers and hope they will arrange their own insurance cover by extending their own private car insurance.

Unfortunately the majority of insurers are unwilling to provide such an extension to a standard motor insurance policy. The employee may have requested business use, but unless the insurer has specifically noted the business of the employee as a food delivery driver and has agreed to provide the correct hire and reward cover for food delivery, the reality is they are driving without insurance.

### **A legal obligation**

Business operators have a legal and moral responsibility to make sure the correct insurance is in place.

This not only ensures the business is not breaking the law by knowingly allowing an employee to drive for the business without valid insurance, but also protects it from being held responsible for substantial compensation payments to third parties for injuries or damage arising from an accident.

If you are delivering food with, for example, business owned mopeds or vehicles, then you must also advise your Employer's Liability insurer, as this is a material fact.

Failure to do so could result in the insurer seeking a recovery from the business for any claims monies they have had to pay in compensation to an employee who has been injured whilst carrying out a delivery and for which the business is legally liable.

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***Delivery use is provided under motor insurance schemes for couriers and taxis as standard, but there has never been any such scheme for food delivery, until now!***

Verlingue are food delivery insurance experts and with many years' experience in the sector, we are able to assist with arranging the appropriate cover.

**Food Delivery Motor Insurance Modes of transport**

1. Mopeds (business owned) - specified vehicles
2. Occasional Business Use (OBU) employees using own vehicles - named drivers
3. Business owned delivery vehicles - specified vehicles

**Use**

To include food delivery

**Commercial Combined Insurance**

- **Material Damage**
  - Contents
  - Equipment
  - Stock etc.
- **Business Interruption**
- **Loss of gross profit**
- **Public / Products Liability**
- **Employer's Liability including food delivery**
- **Deterioration of Stock**
- **Money**

Verlingue is proud to offer unique solutions that our competitors simply do not have access to, but we take the delivery of those solutions very seriously.

We offer a range of valuable support services to assist you in the smooth running of your business. These include:

- **24 hour online claims reporting**

Early claims reporting is vital in obtaining favorable settlements and keeping your future premiums at acceptable levels
- **Claims management**

Should things go wrong and you need to make a claim, our claims team will guide you through the whole claims process quickly and efficiently.
- **Risk Management**

We offer a risk management service and will work with you in this area, including advice on health and safety.

**STAINES**  
Lotus 3,  
The Causeway,  
Staines-upon-Thames  
Surrey  
TW18 3AG  
+44 (0) 178 460 8100

**REDHILL**  
First Floor, Forum House,  
41-51 Brighton Road  
Redhill, Surrey,  
RH1 6YS  
+44 (0) 208 290 6900

**MANCHESTER**  
St Anns Place,  
St Anns House,  
Manchester  
M2 7LP  
+44 (0) 208 290 6900

**GLOUCESTER**  
Goodridge House,  
Goodridge Avenue,  
Gloucester,  
GL2 5EA  
0333 010 0013

**BIRMINGHAM**  
The Cornwall Buildings,  
45 Newhall Street,  
Birmingham,  
B3 3QR  
0333 010 0013

[www.verlingue.co.uk](http://www.verlingue.co.uk)



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