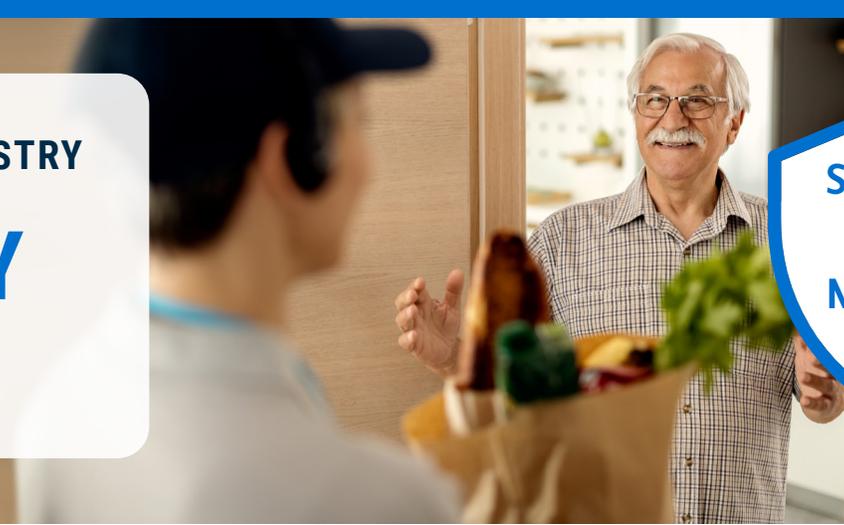




GROCERY INDUSTRY

DELIVERY RISKS



Managing Grocery Delivery Risks

While the demand for grocery delivery continues to be strong, it's important that grocery stores manage the risks involved with providing this added service. Most risks fall into four areas: food safety, road safety, liability and crime. Here are some tips to keep in mind.

Food Safety

- Establish procedures to keep hot food over 140° F and cold food under 40° F.
- Monitor delivery timelines to control foodborne illness hazards.
- Train food packers and delivery drivers in safe food handling practices.
- Establish clear driver expectations and protocols.

Road Safety

- Educate employees to avoid distracted driving and allow them ample time to make safe deliveries.
- If they use an app to check orders, train them to only use the app while parked. Better yet, program the app to shut off while the car is moving.
- Review your commercial auto insurance coverage and limits with your agent.

Liability Related to Third-Party Delivery Services

- Only partner with services you have vetted.
- Use a written contract to outline key safety protocols and liability issues.
- Establish procedures for managing third party services.
- Notify customers when third party delivery services are being used.
- Ask your insurance agent to review your liability coverage and to explain how it applies in third-party delivery scenarios.

Crime

- Take steps to verify completed deliveries – such as photographing the drop location or requiring a signature to thwart false reports of undelivered or missing items.
- Train drivers to watch their surroundings and be aware of potential crime.
- Talk to your insurance agent about your crime insurance coverage.

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