

ICB Group

Food Delivery Insurance





Food delivery insurance

Are you really covered?

The Risk to your Business

Many food delivery businesses employ owner drivers to carry out their deliveries and hope the employee 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 & reward cover for food delivery, the reality is they are driving without insurance whenever they are carrying out a food delivery.



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 carrying out food delivery 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 insurance company 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.



They were very prompt with their response. Gave a competitive quote and knew the answers to all of our questions.

Stephen Hemsley
Chairman, Domino's Pizza UK & IRL PLC

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!**

The Solution

ICB Group are food delivery insurance experts and with many year's 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**



Its all in the delivery

ICB Group 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.

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