

ACCESSIBLE VEHICLES AND HANDS-ON ASSISTANCE

# A transfer can injure a passenger.

You help riders board lifts and secure mobility devices. Define actual transfer and home-assistance duties; accepted passenger/injury terms, safeguarding and clinical care require distinct review.

RISKS WORTH DISCUSSING

- 01 Passenger falls during transfers
- 02 Injuries involving lifts or restraints
- 03 Safeguarding allegations by riders



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**800-777-1872**



# Coverage worth discussing



## Commercial auto

Liability under accepted accessible-passenger terms.



## Professional liability

Claims under accepted assistance/bodily-injury terms.



## Cyber liability

Covered rider-record response and privacy claims.



## General liability

Covered non-auto injury under accepted service terms.



## Workers compensation

Benefits for qualifying driver/aide work injuries.

Coverage is subject to policy terms and exclusions.

## Why The Southern Agency

### 01 Listen

We review your operations, coverage and past claims.

### 02 Assess

We look at hazards and ways to reduce risk.

### 03 Build

We compare carriers, premiums and audit terms.

### 04 Support

We revisit coverage as your work changes.



SCAN TO

Read the full  
guide

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TheSouthernAgency.com