

PICKUP, DOORSTEPS AND FINAL HANDOFFS

A doorstep fall can injure a driver.

You carry parcels from pickup to the customer's door. Define loading, holding and final handoff terms; porch theft after custody ends is different from insured transit loss or a driver's work injury.

RISKS WORTH DISCUSSING

- 01 Road collisions on dense routes
- 02 Physical parcel damage in transit
- 03 Driver falls on customer stairs



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Coverage worth discussing



Commercial auto

Covered road liability for accepted delivery use.



Motor truck cargo

Insured parcels through accepted delivery stages.



Workers compensation

Benefits for qualifying courier work injuries.



General liability

Covered non-auto doorstep injury/property claims.

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

800-777-1872

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