The Southern Agency
Insurance & Bonds

PARTICIPANT DRIVERS AND SHARED COMMUTES

A vanpool crash can injure riders.

Your vans carry commuters, sometimes with participant or substitute drivers. Agree authorized use and driver status; passenger liability and service-employee benefits do not treat every rider as staff.

RISKS WORTH DISCUSSING

01 **Crashes with substitute drivers**

02 **Several riders injured in one crash**

03 **Exposure of participant records**

Scan to get a quote today

Or call
800-777-1872

VANPOOL SERVICE INSURANCE

Coverage worth discussing

Commercial auto
Liability for accepted vanpool vehicles/drivers.

Umbrella liability
Limits above expressly scheduled vanpool liability.

Cyber liability
Covered participant-data response and privacy.

General liability
Covered non-auto service-premises injury claims.

Workers compensation
Benefits for qualifying service-employee 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