

Protecting yourself and your vehicle

Tips for new delivery drivers

Hundreds of thousands of Canadians have lost their primary sources of income or are facing reduced hours and salaries due to the COVID-19 shutdown. To help stay afloat, many people are taking up contract work as delivery drivers with their personal vehicles.

If you're thinking about becoming a delivery driver, there are some important considerations you should take with regard to your insurance coverage and overall safety. We've prepared these guidelines to help you navigate the risks and opportunities of delivering meals, groceries, and other essential items to people in your community.



Check your coverage

- ✓ Until June 30, everyone with an auto insurance policy from RSA will be covered for temporary delivery work with no impact to their premiums nor their ability to make a claim.
- ✓ Remember: for many delivery jobs, especially those offered through food delivery apps, you're an independent contractor responsible for your own insurance coverage and costs. Be sure to read your contract to understand what your rights and responsibilities are.
- ✓ We strongly recommend that you tell your broker if you begin using your vehicle for delivery so that they can make a note of it in your records.

Stay safe on the road

- ✓ Prevent distracted driving by investing in a hands-free phone mount for your car. Set it up so that it is in your regular line of sight while driving.
- ✓ The streets might be emptier, and you might be on tight deadlines. However, it remains as important as ever to follow all posted speed limits and street signs. The last thing emergency responders need at this moment is to deal with an avoidable car crash.

Maintain your vehicle

- ✓ You may be driving more than ever as a delivery driver. Adjust your routine maintenance schedule accordingly—check your vehicle's fluid levels, schedule oil changes more regularly and keep your tires inflated to appropriate levels.

- ✓ You'll be parking your car more frequently, so protect your transmission by using your parking brake properly: keep the brake pedal down, come to a complete stop, engage the parking brake, shift the vehicle into "park" and then release the brake pedal.

Flatten the curve

- ✓ As a delivery driver, you will be coming into closer contact with other people than you would normally, both in picking up orders from stores or restaurants and in dropping them off with customers. Follow handwashing guidelines carefully—20 seconds each time, using soap and hot water—and have hand sanitizer in your vehicle to use after each transaction.
- ✓ Respect delivery instructions that ask for contactless delivery. Be ready to communicate quickly once you've arrived at a pickup or delivery destination.
- ✓ Keep your phone and vehicle as clean as possible. Use disinfectant wipes or spray a few times each day on your phone screen as well as door handles, the steering wheel, the gear shift, the dashboard and any other surfaces that your hands might touch.
- ✓ If you're feeling unwell, **stay home** and govern your behaviour as if you are carrying the virus.

If you have any questions or concerns, please do not hesitate to contact your broker.