



DRIVER INSURANCE BENEFITS

06/01/2021

Insurance through A4DD is **fully portable** and covers you while driving for **any carrier** if you are enrolled as a full-time driver. **Pricing information and more is available at www.A4DD.org**

OCCUPATIONAL ACCIDENT INSURANCE

Get protected from injuries you sustain while working as a professional delivery driver. Our policy pays medical expenses and lost income if you sustain a covered injury. Death, paralysis, or dismemberment triggers guaranteed payments.



A4DD offers two great plans to choose from to match your needs and budget. Either way, there is no maximum age to qualify for coverage and you can't age out.

CARGO INSURANCE

You are responsible for the shipments entrusted to you. Cargo insurance can qualify you for more work and protect you from big bills for cargo that's stolen, damaged, lost or destroyed. After all, you often don't really know the value of what you are transporting.



A4DD's cargo insurance is just as good as what the 'big guys' buy. It just costs a lot less.

- Covers auto accidents, loading/unloading, unattended cargo, breakage, load shifting, more.
- Choose from four levels of insurance, from \$5,000 to \$100,000.
- Super-low \$200 deductible.

GENERAL LIABILITY INSURANCE

Guard against crushing legal bills and judgments. Delivery work creates risks beyond what auto and cargo insurance cover, like accidents while you're in a building. "GL" insurance is even required to enter many buildings.



- Covers bodily injury to the public and damage to property other than cargo.
- Covers claims from loading/unloading (not covered by most GL or personal auto insurance).
- Choose \$100,000 or \$1,000,000 of insurance. Legal expenses are covered without limit.
- If you install or assemble after you deliver, our 'White Glove' plan is for you.

AUTO INSURANCE

A4DD brings you true business coverage that will protect you for both work-related and non-work accidents. Personal auto insurance can leave you unprotected. Also, business auto insurance is required to get your own USDOT or state motor carrier permit.

