



A4DD
ASSOCIATION FOR DELIVERY DRIVERS

How To Order Cargo Insurance

1. Open A4DD website at: www.A4DD.org.
2. Click on Driver Login at top of page.

https://www.a4dd.org

DRIVER SIGN UP DRIVER LOGIN COMPANY LOGIN FAQ NEWS CONTACT US

MEMBER BENEFITS ▾ MEMBER FORUMS ▾ DRIVER RESOURCES ▾ CONTRACTING COMPANIES ▾

WELCOME DELIVERY DRIVER

This Association is for you!!

The Association for Delivery Drivers is here to help you in the success of your business and to make it easy for you to get what you need, when you need it and at a great price.

Click here to login.

3. Enter your e-mail and password. This will take you to the MEMBER BENEFITS page.

The screenshot shows the A4DD (Association for Delivery Drivers) Driver Login page. The page includes a login form with fields for Email and Password, and buttons for LOGIN, CANCEL, and Forgot Password. A modal window titled "Update Member Profile" is open, asking if the user's profile information is up-to-date, with buttons for Update and Not Now. The page also features navigation links for DRIVER SIGN UP, DRIVER LOGIN, MEMBER BENEFITS, and MEMBER FORUMS. At the bottom, there are sections for USEFUL LINKS and CONTACT INFO.

Step 1: Enter e-mail address here.

Step 2: Enter password here.

Step 3: Click here to login.

Note: If you don't remember your password, click here and follow the prompts.

Note: If any information in your Member Profile may be out-of-date, click Update.

If you don't need to update information in Member Profile, click Not Now.

This box appears AFTER you click LOGIN in Step 3.

If you need to update Payment Information only, click the words Click Here on the bottom right of the text box.

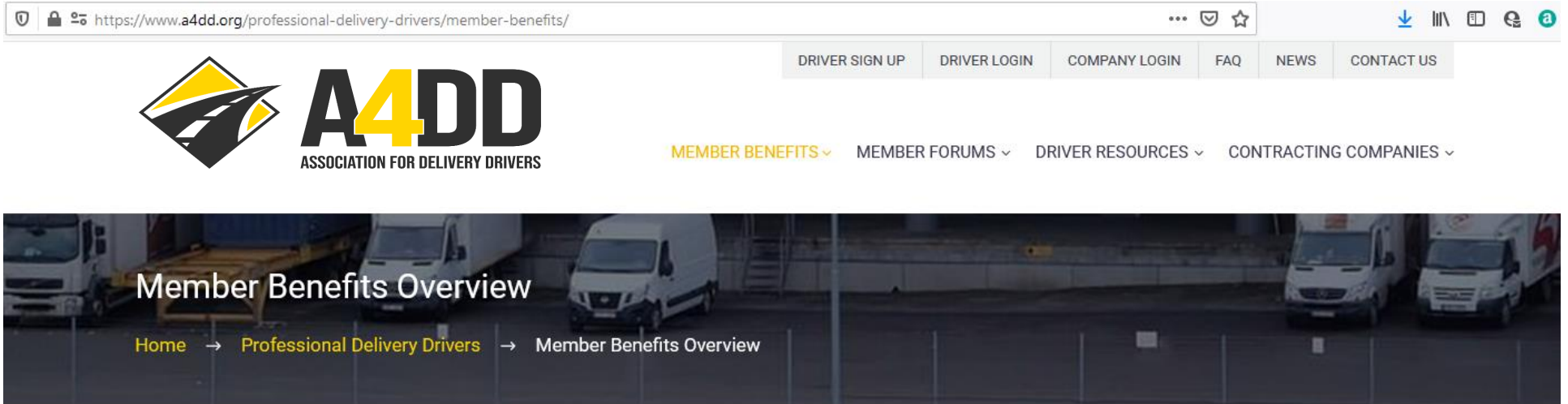
USEFUL LINKS

- Update My Member Profile
- Update Payment Information
- Send Certificate Of Insurance
- Membership Next Steps
- Safety Training
- Monthly Safety Lesson

CONTACT INFO

- Administrator: JC Burnett
- Online Form - quickest option
- Toll Free: (877) 264-A4DD (2433)
- Email:

4. Click on Insurance tab and follow steps to Learn More and Enroll.



Member Benefits

GET MORE WORK >

TRAINING & SAFETY >

TOOLS OF THE TRADE >

INSURANCE ▾

What Drivers Need

Occupational Accident Insurance >

Cargo Insurance >

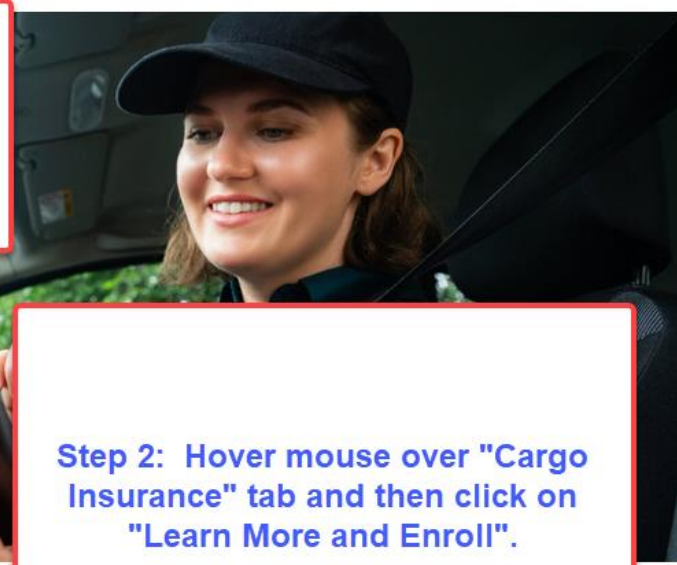
General Liability Insurance >

Business Auto Insurance >

Proof Of Insurance >

Welcome Delivery Driver. This Association is for you!!

Step 1: Click on arrow next to "Insurance" tab.



Step 2: Hover mouse over "Cargo Insurance" tab and then click on "Learn More and Enroll".

- Learn More and Enroll
- Proof of Insurance
- Claims


...ers is here to help
price. Take advan
affordable to individual drivers on their own. Meet
Association dues cost barely \$1 per week, and drivers who join A4DD enjoy many benefits, including:

5. Read description and benefits of Cargo Insurance.

https://www.a4dd.org/professional-delivery-drivers/insurance/cargoproperty-damage-insurance/learn-more/

DRIVER SIGN UP DRIVER LOGIN COMPANY LOGIN FAQ NEWS CONTACT US

MEMBER BENEFITS MEMBER FORUMS DRIVER RESOURCES CONTRACTING COMPANIES





TOOLS OF THE TRADE >

INSURANCE >

MEMBER FORUMS >

RESOURCE CENTER >

MY ACCOUNT >



Read description and benefits of Cargo Insurance.

Show contracting carriers that you can be responsible for the shipments they entrust to you. Cargo insurance will qualify you for more work and protect you from big bills for cargo that's stolen, damaged, lost or destroyed. Let's face it, often you don't really know what you are transporting.

- ✓ Covers auto accidents, loading and unloading, unattended cargo, breakage, shifting of the load, and more.
- ✓ Drive for multiple carriers? No problem, as a full-time driver you are covered.
- ✓ Moving from one delivery company to another? Again, no problem, we've got you covered.
- ✓ Choose the amount of insurance that's right for you.
- ✓ Super-low \$200 deductible.

[VIEW SUMMARY](#) to see coverage highlights and important details.

Here's the bottom line: A4DD's cargo insurance is just as good as the 'big guys'. It just costs a whole lot less.

6. Click on "View Summary" to review benefits, including coverage limits.



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7. Carefully study the information to determine which coverage limit is right for you (partial screen shot below).

Member Benefits

GET MORE WORK >

TRAINING & SAFETY >

TOOLS OF THE TRADE >

Cargo Insurance – Benefit Plans Summary

Coverage Features	
Covers cargo damage, destruction, loss, and theft	Yes
Covers loss from any vehicle you are using to make deliveries	Yes
Covers loading and unloading	Yes
Covers breakage, alleged rough handling, and shifting of the load	Yes
Overall Limit of Insurance per Occurrence (four available options)	
Option – 1	\$5,000
Option – 2	\$10,000
Option – 3	\$25,000
Option – 4	\$100,000
Coverage Sub-Limits that are included within the Overall Limit	
Sub-Limit for Jewelry and Art	\$2,500
Sub-Limit for Money	\$2,500
Sub-Limit for the Face Value of Securities	\$2,500
Additional Limits of Insurance	
Debris Removal	\$25,000

8. Review the cost ranges and other information under “How Much Does It Cost” heading and click “Apply Now” for quote.

How Much Does It Cost?

A4DD offers four levels of cargo insurance. Here are the cost ranges for each limit of insurance you can choose. When you complete your application you will see specific rates quoted.

Coverage Level	Cost Range Per Week
\$5,000	\$3.50 – \$5.00
\$10,000	\$5.75 – \$8.00
\$25,000	\$10.00 – \$13.50
\$100,000	\$17.00 – \$23.00



Review the Cost Ranges for different Coverage Levels.

- ✓ Part-time drivers (defined as earning up to \$275 per week) pay about 20-25% less. BUT you are only covered while doing work for your primary contracting carrier.
- ✓ Heavy trucks: vehicles over 15,000 lbs. GVW cost more to insure. About 25% for higher limits and 65% for lower.

The best way to save, however, is to work for a contracting carrier that’s “recognized” by A4DD. These carriers can provide you with a **special discount code** to use when you join. This can save you up to 20% – so ask about it. If your primary contracting carrier isn’t recognized by A4DD, ask them to contact us.

Apply now to see an exact quote – it takes about 2 minutes or less.

APPLY NOW

for Cargo Insurance.

Click “Apply Now” for quote.

9. If you haven't done it previously, add the Contracting Carrier Code to your Member Profile—if applicable.

The screenshot displays a web application interface for a 'Cargo Insurance Application'. At the top right, there are navigation links for 'LOGOUT', 'FAQ', 'NEWS', and 'CONTACT US'. Below these, there are dropdown menus for 'RESOURCES' and 'CONTRACTING COMPANIES'. A 'Message' pop-up window is centered on the screen, containing the text: 'SAVE up to 25% by adding a Contracting Company Code (CCC) to your Member Profile if you've received one.' At the bottom of the message box are two buttons: 'Add Code' and 'No Code Received'. A red arrow points from the 'Add Code' button to a callout box. The background shows a progress bar with two steps: 'Application Info' (step 1) and 'Review' (step 2). Below the progress bar, there is a form section for 'Motor Carrier Insurance Filing(s) needed for gov...' with radio buttons for 'Yes' and 'No'. A 'NOTE' is visible at the bottom left of the page.

Message

SAVE up to 25% by adding a Contracting Company Code (CCC) to your Member Profile if you've received one.

[Add Code](#) [No Code Received](#)

Step 1: Determine if the Company you drive for has an A4DD "Contracting Carrier Code".

Step 2: If you have not previously added the "Contracting Carrier Code" to your Member Profile, click here to Add Code.

Note: If the Company you deliver for is not a Registered Contracting Carrier with A4DD, ask them to look into becoming one.

NOTE: Full-Time drivers are covered for all deliveries. Part-time drivers' benefits are limited in the following ways:

10. Fill out the APPLICATION INFO section of the Cargo Insurance Application.

Application Info Review

1 2

Motor Carrier Insurance Filing(s) needed for government regulators?:
 Yes No

Your Full-Time/Part-Time status is: **Full-Time (> \$275 a week)** Your Contracting Carrier Code (CCC): **orphan1**

NOTE: Full-Time drivers are covered for all delivery work, no matter who you are working for. Part-Time drivers' benefits are limited in the following ways:

1. You are covered ONLY while you are working under dispatch with your Primary Contracting Carrier.
2. The words "Part-Time" will appear on your Certificates of Insurance.
3. Contact A4DD to change your FT/PT Status.

In the event of a claim, the insurer may need to verify information with your carrier(s). Please provide the telephone number(s) below:

Telephone Number

(xxx-xxx-xxxx)

Note: This should be "No" unless you indicated on your member profile that you have State or Federal Motor Carrier Authority.

Verify your Contracting Carrier Code here.

Important note: If you need to change your Full-time or Part-time status, click here to contact A4DD to make the change.

Step 1: Enter the phone number of your Contracting Carrier here.

10: (Continued).

To see a coverage summary and comparison chart for all Plans, click [HERE](#).

To see a Pricing Options Chart, click [HERE](#).

Please select a Benefit Plan Option

\$5,000 Plan

Please select a Payment Plan Option

Weekly using automatic payment method (credit/debit/EFT) Monthly using automatic payment method (credit/debit/EFT)

Date of Coverage, subject to approval (mm/dd/yyyy) ⓘ
05/27/2021

Cost Calculation ⓘ
COST CALCULATOR

Initial Premium Amount: ⓘ \$3.15

Charge for Each Future Pay Period: \$4.68

Note: Payment information is NOT stored by the Association for your security!

CONTINUE

Step 2: Click here to see a coverage summary and comparison chart.

Step 3: Click HERE to see a Pricing Options Chart.

Step 4: Use drop down to reveal and choose your plan.

Step 5: Indicate the payment plan you prefer. Weekly helps with cash flow--monthly is a bit cheaper.

Step 6: Click on COST CALCULATOR to see your premium.

Step 7: Click CONTINUE.

Note: Your initial premium and future weekly/monthly premium displayed here. Figures displayed are for example only.

11. Agree to Terms and Conditions.

Terms & Conditions

By clicking the "I Agree" button below, I agree to all of the following terms and conditions of membership.

Cargo Insurance Terms and Conditions

I certify that I am an independent contractor, paid via a 1099 tax form, not a W-2 employee. I certify that to the best of my knowledge and belief, all information on this Form and my Membership Signup Form is complete and truthful. I accept that premium will be refunded and no claims will be payable if, based on the information supplied, I am not eligible for coverage. I understand that no coverage will be in effect until I receive written notice from the Association.

I hereby accept the insurance plan that I have selected above. I agree to be responsible for all earned premiums and any specified deposit amount, which I acknowledge and accept are non-refundable. I authorize The Association for Delivery Drivers and its agents to apply all monies paid for this purpose, and to initiate debit entries and, if necessary, credit entries and adjustments for any debit entries in error to my Bank Account, Credit or Debit Card Account designated above, and to debit and/or credit the account to such account in amounts that correspond to

You must first review the terms and conditions in full.

Step 1: Read "Terms and Conditions. Use slide bar or down arrow to reveal entire text.

Step 2: Click "Agree" to proceed.
(Note: The "Agree" button will not illuminate until you have scrolled down to bottom of Terms and Conditions text).

12. Review information if necessary and start payment process.

Cargo Insurance Application

Home → Cargo Insurance Application

Application Info Review

1 2

Application Info Edit

Contracting Carrier Code (CCC):	orphan1	Payment Plan:	Weekly using automatic payment method (credit/debit/EFT)
Full-Time/Part-Time status:	Full-Time (> \$275 a week)	Date of Coverage:	05/27/2021
Telephone Number:	111-111-1111	Initial Premium Amount:	\$3.15
Benefit Plan:	\$5,000 Plan	Charge for Each Future Payment Period:	\$4.68

\$3.15

Weekly using automatic payment method (credit/debit/EFT)

\$4.68 Per Week

MasterCard VISA American Express DISCOVER

PAY NOW

Send message

Step 1: If you want to review or edit any of the information on the "Application Info" page, click "Edit".

Step 2: Make note of your premium amount and frequency of payment. Then click "Pay Now" to enter payment information.

13. Enter payment information.

EXAMPLE ONE: CREDIT or DEBIT CARD

The screenshot shows a payment form for the 'Association for Delivery Drivers' with a balance of \$10.53. The form is divided into several sections: 'Payment Type', 'Credit Card Info', and 'Billing Contact Info'. Red arrows point to specific fields and buttons, each accompanied by a numbered step instruction. A green box contains a note about the initial withdrawal amount.

Step 1: Click payment type. (Points to the 'Credit' button)

Step 2: Enter Credit or Debit Card number. (Points to the 'Credit Card Number' field)

Step 3: Enter CVV (Card Security Code) from front or back of the card--depending on the type of card. (Points to the 'CVV2' field)

Step 4: Use drop down menu to enter card expiration date (month and year). (Points to the 'Expiration Date' dropdowns)

Step 5: Enter Personal Information associated with this account. (Points to the 'Billing Contact Info' section)

Step 6: Enter e-mail address associated with this payment account. (Points to the 'Email' field)

Step 7: Click "Make Payment"

Note: Initial withdraw amount will be here. Future weekly or monthly amounts were listed on application. (Points to the \$10.53 balance)

EXAMPLE TWO: ELECTRONIC FUNDS TRANSFER (CHECKING or SAVINGS)

(Page One of Two)



Association for Delivery Drivers

\$7.14

Note: This is the initial amount that will be withdrawn. Future weekly or monthly amounts were indicated on the application.

Payment Type

Credit Check

Step 1: Click Payment Type

Step 2: Enter Account "Routing Number" from front of check.

Electronic Check Info



Step 3: Enter "Account Number" from front of check.

Routing Number
Account Number

Step 5: Indicate if this is a "Consumer Account" or "Business Account".

Account Type Checking Savings
Account Ownership Consumer Account Business Account

Step 4: Indicate if you want funds withdrawn from a "Checking" or "Savings" account.

Billing Contact Info

Step 6: Personal Information just as it appears on the bank account.

First Name

Last Name

Billing Address 1

Billing Address 2

City

Province/State

Country

Postal Code

Phone

Email

By entering my own or my Company's routing and account number above and clicking "Submit", either as an individual or as an authorized Company representative, I authorize the payment in the amount indicated above to be processed as an electronic funds transfer (EFT) or draft drawn from either my own or the Company's checking or savings account as indicated above and, if necessary, electronic credits to my own or the Company's account to correct erroneous debits. I understand that the processing of the payment will be completed within 1-2 banking days. If the payment returns unpaid, I authorize you or your service provider to collect the payment by EFT(s) or draft(s) drawn from my own or the Company account. I understand that this authorization will remain in full force and effect until I notify you that I wish to revoke it and allow you reasonable opportunity to act on my notice.

I accept these terms, acknowledge these disclosures and authorize this payment on behalf of myself or my Company and further agree, on Company's behalf, that Company shall be bound by the Nacha Rules in effect, both now and as amended from time to time.

PLEASE PRINT A COPY OF THIS PAGE FOR YOUR RECORDS.

Step 8: Click "Make Payment".

Step 7: Print a copy of this page for your records using your browser's print function.

14. Review Acknowledgment that transaction completed.



Cargo Insurance Thank You

[Home](#) → [Cargo Insurance Thank You](#)

Congratulations! Your Cargo/Bonding insurance application has been successfully completed and submitted for approval. You will be notified (if you have any questions or problems) within two business days. Upon approval, certificates of insurance will be sent automatically to you and your primary contracting company. You can use this site to request additional certificates for other carriers. Remember that "Part-Time" status drivers are only covered while working under contract with a Carrier. If you need to change your status from "Part-Time" to "Full-Time", or if you wish to change your benefit plan or make any other adjustments to your membership, please email a4ddteam@a4dd.org or call us toll-free at (877) 264-A4DD (2433). In addition, claim reporting information and other member benefits are also available via this website. We recommend that you print out copies to review and store. Feel free to contact us with any questions about any of our many member benefit programs!


Sincerely,
Your A4DD Service Team

[Click Here](#) to return to Member Services.

**Review
Acknowledgment
that transaction
completed.**

15. Review e-mails you receive with "Application Details" and "Insurance Coverage Approval" (see examples below).

A4DD.org Cargo Insurance Application: 5/27/2021 3:38:14 PM

 A4DD <postmaster@a4dd.org>
To [redacted]


[Reply](#) [Reply All](#) [Forward](#) [...](#)
Thu 5/27/2021 3:38 PM

Dear User,

Cargo Insurance Application details are listed below.

First Name: [redacted]
Last Name: [redacted]ell
Email Address: [redacted]@[redacted].com
Password: 20nker55
Filing?: No
Primary Contracting Carrier Name: Orpheus, Inc.
Primary Contracting Carrier Telephone Number: 111-111-1111
Contracting carrier code: orphan1
Benefit Plan: \$5,000 Plan
Payment Plan: Weekly using automatic payment method (credit/debit/EFT)
Initial Prorated Premium: \$2.68
Processing Fee: \$2.00
Initial Prorated Premium Amount: \$3.15

A4DD Cargo Insurance Coverage Approved: 5/27/2021 3:38:14 PM

 A4DD <postmaster@a4dd.org>
To [redacted]
Cc [redacted]

Dear [redacted]

Congratulations. You are approved for Cargo Insurance through the Association for Delivery Drivers. Your coverage took effect on 5/27/2021 12:00:00 AM as you requested. After the important instructions below, read how A4DD will put more money in your pocket.

Your primary contracting carrier, Orpheus, Inc., is receiving your proof of insurance automatically. You may send Certificates of Insurance to contracting carriers and others at any time by visiting the [Proof of Insurance](#) page on our website. There is no charge unless you request rush service.

You may [download complete policy documents](#) as well. We are proud to offer you quality coverage terms, and we encourage you to read the entire policy carefully. Please let us know if you have any questions.

We hope you never have to make a claim on your insurance. But if you do, forms and instructions are found on our website's [Claims](#) page. We recommend that you visit this page in advance and download what you need to have on hand should there be an incident.

To ensure smooth service, please note the following:

1. Keep your payment information updated to prevent cancellation of your membership and benefits, and avoid extra fees for declined payments. Simply use the [Update Payment Information](#) feature on our A4DD website, located in the My Account section and the Useful Links area at the bottom of our home page.

[Click here to download complete policy documents.](#)

[Send "Proof of Insurance" to Contracting Carriers by click here.](#)