



**A4DD**  
ASSOCIATION FOR DELIVERY DRIVERS

## How To Order General Liability Insurance

1. Open A4DD website at: [www.A4DD.org](http://www.A4DD.org).
2. Click on Driver Login at top of page.

The screenshot shows the A4DD website homepage. At the top, there is a navigation bar with the following links: DRIVER SIGN UP, DRIVER LOGIN, COMPANY LOGIN, FAQ, NEWS, and CONTACT US. Below this, there are four main menu items: MEMBER BENEFITS, MEMBER FORUMS, DRIVER RESOURCES, and CONTRACTING COMPANIES. A red arrow points from the 'DRIVER LOGIN' link in the navigation bar to a white callout box on the right side of the page. The callout box contains the text 'Click here to login.' in blue. The background of the page features a dark image of several delivery vans with the text 'WELCOME DELIVERY DRIVER' and 'This Association is for you!' overlaid. Below this, a paragraph reads: '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.'

### 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 header with the A4DD logo and navigation links for 'MEMBER BENEFITS' and 'MEMBER FORUMS'. The main content area features a login form with fields for 'Email' and 'Password', and buttons for 'LOGIN', 'CANCEL', and 'Forgot Password'. To the right of the login form is a section for non-members with 'Sign Up' and 'Click Here' buttons. An 'Update Member Profile' modal window is open in the top right corner, containing the text 'Anything changed? If so, please update your Member Profile.' and buttons for 'Update' and 'Not Now', along with a link 'Or, to update payment information Click Here.'.

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**Note: If any information in your Member Profile may be out-of-date, click Update.**

**This box appears AFTER you click LOGIN in Step 3.**

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

**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

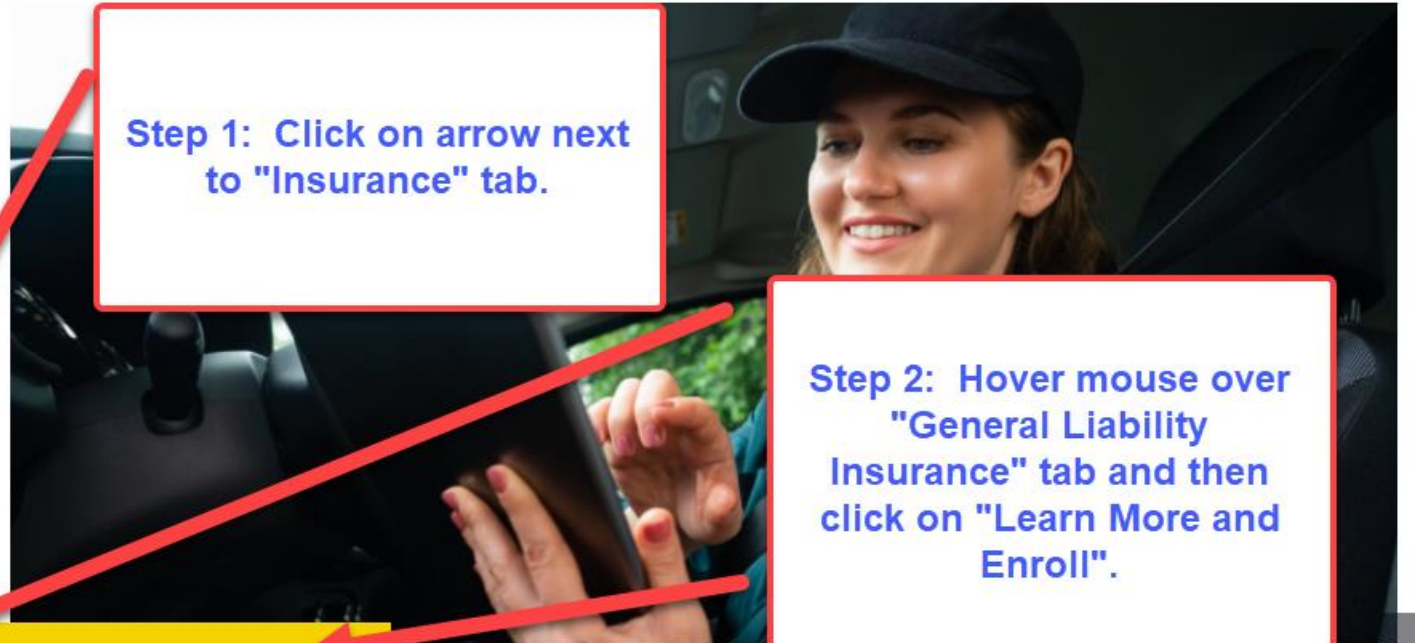
Occupational Accident Insurance >

Cargo Insurance >

General Liability Insurance >

Business Auto Insurance >

Welcome Delivery Driver. This Association is for you!!



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

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

Learn More and Enroll

Proof of Insurance

...vers is here to help you succeed. A4DD makes it easy for you to get what you need, price. Take advantage of products and services that simply  
[Send message](#)

## 5. Read description and benefits of General Liability Insurance.

Home »



LOGOUT | FAQ | NEWS | CONTACT US

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

RESOURCE CENTER >

MY ACCOUNT >



Read description  
and benefits of  
General Liability  
Insurance.



Protect yourself from crushing legal bills and judgments. Delivery work creates risks beyond what auto and cargo insurance cover. This includes accidents while you're in a building to pick up or deliver. Someone trips over your stuff and takes a nasty fall. Walls or floors get scratched. Property gets knocked over and breaks. "GL" insurance is required to enter many buildings. And if you assemble or install products, any mistake you make can have serious consequences. Choose General Liability insurance to show contracting carriers you're able to be responsible.

- ✓ Choose \$100,000 or \$1,000,000 of insurance – plus legal expenses are covered without limit
- ✓ Covers bodily injury to the public and physical damage to property other than cargo. And more.
- ✓ Covers claims from loading/unloading (not covered by most GL or personal auto insurance)
- ✓ Do you install or assemble after you deliver? Our 'White Glove' plan is for you!
- ✓ Fully portable, and covers you driving for multiple carriers if you are enrolled as a "full-time" driver.

**Here's the bottom line:** this insurance delivers the extra protection drivers need in an affordable package.

6. Click on "Compare Plans" to learn more and determine which plan is right for you.



## Two Great Plans to Choose From

A4DD offers two coverage plans to choose from. Both offer excellent protection and similar features except that:

- ✓ White Glove Plan includes coverage for assembly/installation claims.
- ✓ Standard Plan does not cover assembly/installation claims.

**COMPARE PLANS**

and view a more detailed summary of coverage.

**Step 1: Click on "Compare Plans" to learn more and determine which plan is right for you.**

## How Much Does It Cost?

Here are the cost ranges for each limit of insurance and coverage plan. When you complete your application you will see specific rates quoted.

Amount of Insurance	Cost Range Per Week for Each Plan	
	Standard Plan	White Glove Plan
\$100,000 / \$200,000	\$6.75 – \$8.75	\$8.75 – \$10.75

Send message

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 >

INSURANCE >

MEMBER FORUMS >

RESOURCE CENTER >

## General Liability Insurance - Benefits Plans Summary

Amount of Insurance – 2 options	\$100,000 Policy	\$1,000,000 Policy
Each Occurrence	\$100,000	\$1,000,000
General Aggregate	\$200,000	\$2,000,000
Products / Completed Operations Aggregate	\$200,000	\$2,000,000
Personal Injury & Advertising Injury	\$100,000	\$1,000,000
Damage to Premises Rented By You	\$100,000	\$1,000,000
Medical Expense (per person)	\$5,000	\$5,000
Deductible per Occurrence	None	None

Coverage Plans – 2 options	Coverage is the same for both plans except for:
White Glove plan	Covers claims from assembling/installing. Available with \$100,000 limit only.
Standard Plan	Excludes claims from assembling/installing. Available with \$100,000 or \$1,000,000 limits.

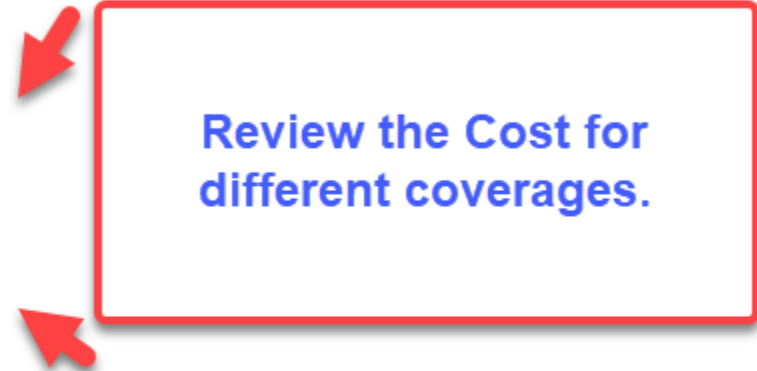


8. Review the cost ranges and other information under the “How Much Does It Cost” heading and click “Apply Now” for quote.

## How Much Does It Cost?

Here are the cost ranges for each limit of insurance and coverage plan. When you complete your application you will see specific rates quoted.

Amount of Insurance	Cost Range Per Week for Each Plan	
	Standard Plan	White Glove Plan
\$100,000 / \$200,000	\$6.75 – \$8.75	\$8.75 – \$10.75
\$1,000,000 / \$2,000,000	\$13.50 – \$15.50	not currently available



- ✓ Part-time drivers (defined as earning up to \$275 per week) pay about 6-15% less. BUT you are only covered while working for your primary contracting carrier.
- ✓ Heavy trucks: for vehicles over 15,000 lbs. GVW insured at \$1 million, the cost is 14-19% more.

**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 10% – so ask about it. If your primary contracting carrier isn’t recognized by A4DD, ask them to contact us



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

Send message

APPLY NOW

for General Liability Insurance



## 9. Start application process for General Liability Insurance.

### General Liability Insurance

Home → General Liability Insurance

Application Info 1 | Estimate & Pay Plan 2 | Review 3

**Step 1: Enter Federal Employment Identification Number. If none, leave blank.**

Federal Employment Identification No. (FEIN), if any  
  
example : xx-xxxxxxx

**Step 2: Enter your Social Security Number.**

Social Security Number  
  
example : xxx-xx-xxxx

**Step 3: Enter your Estimated Gross Revenues for the next twelve months.**

Estimated Gross Revenues for the next 12 months:

Estimate your annual payroll expense, if any, for:

Employee drivers  
 OR check here if none

**Step 4: Estimate annual payroll expense for "Employee Drivers". If none, check the box.**

Clerical office staff:  
 OR check here if none

**Step 5: Estimate annual payroll for "Clerical Office Staff. If none, check the box.**

OR check here if none

**Step 6: Indicate how long you've had GL Insurance (if any) using drop down menu.**

How long have you had General Liability insurance?

**Step 7: Enter the phone number of your Primary Contracting Carrier here.**

Phone number of your primary contracting carrier (for claims adjustment)  
  
(xxx-xxx-xxxx)



## 9. (Continued)

**Step 8: In order to ensure that A4DD has your most up-to-date information, click [HERE](#) to review and update your Member Profile.**

### Member Profile Information:

The information you provided when applying for membership in A4DD is also used to qualify you for this insurance. It needs to be accurate or else you should update it. This includes your Full-Time/Part-Time status, which is currently set to: **Full Time (> \$275 a week)**. Note that Full-Time drivers are covered for all delivery work, no matter who you are working for. Part-Time drivers are covered **ONLY** while you are doing work with the "Primary Contracting Carrier" that you have designated in your A4DD Member Profile. Certificates of Insurance for Part-Time drivers with contain text explaining this limitation.

To review and update your Member Profile, click [HERE](#).

You must click the "Continue" button to save your Profile changes. When finished, return here to complete your application.

CONTINUE

**Step 9: Click "Continue".**

## 10. Select your Coverage Plan and Pay Plan.

The screenshot shows the A4DD website's 'General Liability Insurance' selection page. The page is divided into three steps: 'Application Info' (Step 1), 'Coverage & Pay Plans' (Step 2), and 'Summary' (Step 3). The 'Coverage & Pay Plans' step is active, showing a form with the following fields and options:

- Application Info:** Step 1, completed.
- Coverage & Pay Plans:** Step 2, active.
- Summary:** Step 3, not visible.

**Form Fields and Options:**

- To see a coverage summary and comparison of coverage plans, click [HERE](#).**
- To see a pricing options, click [HERE](#).**
- Please select a Coverage Plan Option:** A dropdown menu is set to 'Standard Plan - \$100,000 Limit'.
- Please select a Payment Plan Option:** Radio buttons for 'Weekly using automatic payment method (credit/debit/EFT)' (selected) and 'Monthly using automatic payment method (credit/debit/EFT)'.
- Date of Coverage, subject to approval (mm/dd/yyyy):** A date picker is set to '05/30/2021'.
- Cost Calculation:** A 'COST CALCULATOR' button is visible.
- Initial Premium Amount:** \$8.71
- Charge for Each Future Pay Period:** \$8.73
- Note:** Payment information is NOT stored by the Association for your security!

**Buttons:** 'BACK' and 'CONTINUE' buttons are at the bottom.

**Instructional Callouts:**

- Step 1:** Click here to view a summary and comparison of Coverage Plans. (Points to the 'HERE' link for coverage summary.)
- Step 2:** Click here to see pricing options. (Points to the 'HERE' link for pricing options.)
- Step 3:** Use drop down menu to select a Coverage Plan. (Points to the Coverage Plan dropdown menu.)
- Step 4:** Choose whether you would like your payment drawn Weekly or Monthly from your payment source. (Points to the Payment Plan radio buttons.)
- Step 5:** Click "Continue". (Points to the 'CONTINUE' button.)

**Note:** As soon as you choose your coverage and payment frequency, your initial payment and future payments will be listed here. (Points to the Initial Premium and Charge for Each Future Pay Period fields.)

## 11. Agree to Terms and Conditions.

The screenshot shows a web browser at the URL <https://account.a4dd.org/GeneralLiabilityInsurance-step2.aspx>. The page is titled "General Liability Insurance" and is in the "Application Info" step. A modal window titled "Terms & Conditions" is open, displaying the following text:

act, which is a crime, and will be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

IF THE INFORMATION PROVIDED BY ME IS FRAUDULENT, THE INSURER HAS THE RIGHT TO RETURN PREMIUM AND CANCEL COVERAGE.

In order to verify the information provided by me, I give the Insurer authority to examine the records that are maintained by any motor carrier that I am under contract with. By initiating the purchase of insurance below, I also authorize any shipper, consignee, carrier, customer, insurance company, licensed physician, medical practitioner, hospital, clinic, or other medical or medically related facility, insurance company or any other organization, institution or person that has any documentation or records, including any medical records, to furnish such information or copies of records to the insurer, the Association for Delivery Drivers, or the Association's insurance broker or other designee for the purpose of implementing this insurance contract. A reproductive image of this authorization and acknowledgement shall be as valid as the original.

At the bottom of the modal are two buttons: "I Agree" and "I Disagree".

Two callout boxes provide instructions:

- Step 1: Read "Terms and Conditions. Use slide bar or down arrow to reveal entire text.** (An arrow points from this box to the scroll bar of the modal window.)
- 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).** (An arrow points from this box to the "I Agree" button.)

The background page shows the "Application Info" section with a progress indicator "1". It includes fields for "Date of Coverage, subject to approval (mm/dd/yyyy)" set to "05/30/2021" and "Initial Premium Amount: \$8.71". A "COST CALCULATOR" button is also visible.

## 12. Review information if necessary and start payment process.

https://account.a4dd.org/GeneralLiabilityInsurance-step3.aspx

80%

LOGOUT FAQ NEWS CONTACT US

MEMBER BENEFITS MEMBER FORUMS DRIVER RESOURCES CONTRACTING COMPANIES

**A4DD**  
ASSOCIATION FOR DELIVERY DRIVERS

### General Liability Insurance Application

Home → General Liability Insurance Application

Application Info 1 Coverage & Pay Plans 2 Review 3

**Step 1: If you want to review or edit any of the information on the "Application Info" page or "Coverage and Pay Plans" page click "Edit".**

**Application Info**

Social Security No: [Redacted]

Estimate your Annual Gross Revenues for the next 12 months: \$25000.00

Employee drivers: \$0.00

Clerical office staff: \$0.00

How long have you had General Liability insurance?: No GL insurance

Phone number of your primary contracting carrier (for claims adjustment): [Redacted]

**Coverage & Pay Plans**

Benefit Plan: Standard Plan - \$100,000 Limit

Payment Plan Option: Weekly using automatic payment method(credit / debit / EFT)

Date of Coverage: 05/30/2021

Insurance Company Name: [Redacted]

Insurance Limit: [Redacted]

Expiration Date: [Redacted]

Annual Premium: [Redacted]

No. of Claims: [Redacted]

Incident: [Redacted]

Initial Premium Amount: \$8.71

Charge for Each Future Payment Period: \$8.73

**\$8.71**

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

\$8.73 Per Week

MasterCard VISA DISCOVER

**PAY NOW**

**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 total amount 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 with numbered steps, and 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 'First Name', 'Last Name', 'Billing Address 1', 'Billing Address 2', 'City', 'Province/State', 'Country', 'Postal Code', 'Phone', and 'Email' fields)

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

**Step 7: Click "Make Payment"** (Points to the 'Make Payment' button)

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

The form includes the following fields and options:

- Payment Type:** Credit (selected), Check
- Credit Card Info:** Credit Card Number, CVV2, Expiration Date (Month, Year)
- Billing Contact Info:** First Name, Last Name, Billing Address 1, Billing Address 2, City, Province/State, Country, Postal Code, Phone, Email
- Buttons:** Make Payment, Reset



# 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

Account Type  Checking  Savings

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

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

Account Ownership  Consumer Account  Business 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.

https://account.a4dd.org/GeneralLiabilityInsuranceThankYou.aspx?INVOICE\_ID=101100466139&BANK\_NAME=Credit One Bank%2C National Ass: 80%

LOGOUT FAQ NEWS CONTACT US

MEMBER BENEFITS MEMBER FORUMS DRIVER RESOURCES CONTRACTING COMPANIES

### General Liability Insurance Thank You

Home → General Liability Insurance Thank You

Congratulations! Your General Liability insurance application has been successfully completed and submitted for approval. You will be notified via email of your approval (or any problems) within two business days. Upon approval, certificates of insurance will be sent automatically to you and your primary contracting carrier. "Full-Time" status drivers may use this site to request additional certificates for other carriers. Remember that "Part-Time" status drivers are only covered while working under dispatch with your Primary Contracting 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 application profile or payment methods, please email [a4ddteam@a4dd.org](mailto:a4ddteam@a4dd.org) or call us toll-free at (877) 264-A4DD (2433). In addition, claim reporting information and documentation of policy terms and 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, and thank you for enrolling in one of our many member benefit programs!

Sincerely,  
Your A4DD Service Team

[Click here](#) to continue.

**Review Acknowledgment  
that transaction completed.**

**USEFUL LINKS**

[Update My Member Profile](#)   [Update Payment Information](#)

**CONTACT INFO**

Administrator: JC Burnett

## 15. Review e-mail you receive with "Application Details". (See example below).

A4DD.org General Liability Insurance Application:5/30/2021 1:27:05 PM External Inbox x



**A4DD** postmaster@a4dd.org via sendgrid.net  
to me ▾

1:27 PM (2 minutes ago)

Dear User,

General Liability Insurance Application details are listed below.

First Name: [REDACTED]

Last Name: [REDACTED]

Email Address: [ji@...](mailto:ji@...)

Password: z [REDACTED]

Principal Contracting Carrier Name: Orpheus, Inc.

Principal Contracting Carrier Telephone Number:

Contracting carrier code: orphan1

How long have you had General Liability insurance?: No GL insurance

Phone number of your primary contracting carrier (for claims adjustment): 888-821-8298

Coverage Plan: Standard Plan - \$100,000 Limit

Payment Plan: Weekly using automatic payment method (credit/debit/EFT)

Initial Premium Amount: \$6.73

Processing Fee: \$2.00

Initial Prorated Premium Amount: \$8.71

Weekly Premium Amount: \$8.73

Date of Coverage, subject to approval: 05/30/2021

Application Submission Date & Time: 5/30/2021 1:27:05 PM

Subscription Id: 101100466140

Transaction Id: 101100466139

Next Payment Date:

Sincerely,

**Association for Delivery Drivers**

Member Support

P.O. Box 123

Gaylordsville, CT 06755

[Contact Us form](#) (quickest response)

[a4ddteam@a4dd.org](mailto:a4ddteam@a4dd.org)

Phone: 877-264-2433

## 16. Review e-mail you receive with “General Liability Coverage Approval”. (see example below)



1 of 670 < >

Subject: A4DD General Liability Insurance Coverage Approved: 5/30/2021 1:27:05 PM

To: [Redacted]

Cc: [Redacted]

Dear [Redacted]

Congratulations. You are approved for General Insurance through the Association for Delivery Drivers. Your coverage took effect on 5/30/2021 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 a 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.

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.
2. Keep your membership profile updated as well since it's what carriers and job boards use to find drivers and offer you jobs, and they naturally prefer drivers with more current profiles. Link to [Update My Member Profile](#) from the My Accounts section or the Useful Links area.
3. Should you need to cancel your insurance, you would take care of this in a similar manner on our website. All certificate holders receive notification of insurance cancellation. You may no longer qualify for work with them as a result.

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.

### Special Offers from A4DD:

For a limited time, **A4DD is offering a referral bonus** to members who refer other drivers to become A4DD members. Earn \$20 for each driver who joins (\$10 if they take a 6-month membership). Use our online [Contact Us form](#) to tell us the drivers you refer. Funds are deposited direct into your bank account via Google Pay within 30 days. This offer does not apply while a driver's contracting carrier is paying a bonus to drivers who join A4DD.

**Thank you** for reading over these tips on how to get the most from your A4DD insurance. Please take advantage of all that your Association has to offer. We are here to help drive your success. And we welcome your ideas and suggestions at any time.

Sincerely,

### Association for Delivery Drivers

Member Support

P.O. Box 123

Gaylordsville, CT 06755

[Contact Us form](#) (quickest response)

[a4ddteam@a4dd.org](mailto:a4ddteam@a4dd.org)

Phone: 877-264-2433

**Click here to send Proof of Insurance to your Primary Contracting Carrier or anyone else.**