Food Delivery Fleet Insurance

Commercial auto - coverage overview, limitations and how to get a quote



OVERVIEW

Food delivery fleets drive many short trips under time pressure, and carriers look at who owns the vehicles, delivery radius, driver age and any app-based delivery.

WHAT'S COVERED

Auto liability
Accidents during deliveries.

Non-owned auto
Drivers delivering in their own cars.

Physical damage
Company-owned delivery vehicles.

Refrigeration
Spoilage from reefer breakdown, if added.

Uninsured motorist
Driver injuries from uninsured drivers.

Good to know
Limiting delivery radius, banning 30-minute guarantees and checking MVRs on every driver are the biggest pricing levers.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Drivers' own physical damage on non-owned use
- × Spoiled food without a reefer endorsement and deliveries for third-party apps

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Number of drivers and who owns the cars
- Deliveries per week and radius
- Driver MVRs
- Current auto policy

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/food-delivery-fleet/

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