



# COVID-19 Updates: Delivery Service Risks Assessment

The Next Three Seconds Protects Your Life, Your Loved Ones, Your Livelihood®

## The N3L3 philosophy:

our approach to protecting workers from fatal and life-changing events.

*Eastern Alliance is here to help. To learn more about Eastern's N3L3 program and access other safety resources, sign in and visit the Safety Tools on [www.easternalliance.com](http://www.easternalliance.com), or contact your Risk Management Consultant for assistance*

**1.855.533.3444**

Eastern Alliance continues to actively monitor COVID-19 and implementing practices to promote the health and safety for all. As we all venture through this time, we are dedicated to helping our valued policyholders effectively manage their risks as they adapt to changing environments. In response to recent developments of COVID-19, people are encouraged to practice social distancing, or “remaining out of congregate settings, avoiding mass gatherings, and maintaining distances from others when possible” as defined by the CDC. This includes recommendations of limiting attendance to gathering places such as events, shops, restaurants, and bars. Many retailers and restaurants have heeded the warning, and to protect the health and well-being of the public have shut their stores or dining rooms off from the public. To ensure they can continue serving their customers and operate the business while following recommendations for preventing the spread of coronavirus, many business owners have opted to temporarily take on delivery services. We recognize that these temporary solutions are necessary to the longevity and security of the business and its employees. Some companies have newly begun offering temporary delivery services with no previous experience in this operation before and as a result these companies have new risks and exposures to consider and control to keep your employees safe. It is equally important to recognize that even if your company has previously offered deliveries prior to the current events it is likely that the demands have significantly increased, resulting in greater exposures that need to be addressed. A few examples of the exposures to consider are exposure to COVID-19, vehicle accidents, slips/falls, strains or sprains from lifting, animals, and money handling.

Delivery is not only a popular option for those practicing social distance, it is also a popular or perhaps the only option for those under medically directed or voluntary isolation as a source for groceries, food, or other goods. It is impossible to know who is sick without asking intrusive questions which may not result in accurate information as many may not be showing symptoms. Due to this, employers must implement significant measures to protect delivery employees and employees must treat every customer as a potential exposure.

All of the hazards carry risk of injuries but a significant risk associated with deliveries is motor vehicle accidents as this is the common way deliveries are conducted. The importance of controlling this exposure cannot be emphasized enough as motor vehicles accidents are the leading cause of work-related fatalities in the US. If an employee is injured in a motor vehicle accident while operating any vehicle for company business, such as delivering, it can be a workers compensation claim. The hazards associated with motor vehicle operation can never fully be eliminated due to the presence of other drivers and conditions beyond your control, however, there are ways to mitigate this potential fatal and life-changing exposure.

Review the following to help guide you through best practices. If you need assistance, samples, or resources for any items mentioned please contact your Eastern Risk Management Consultant.

This information is proprietary and is intended to assist you in your safety efforts. It must not be assumed that every unsafe condition or procedure has been covered in this document, nor that every possible loss potential, and legal violation has been identified herein. This document is not a substitute for the establishment of risk management programs by your management.



# COVID-19 Updates: Delivery Service Risks Assessment

The Next Three Seconds Protects Your Life, Your Loved Ones, Your Livelihood®

## The N3L3 philosophy:

our approach to protecting workers from fatal and life-changing events.

Eastern Alliance is here to help. To learn more about Eastern's N3L3 program and access other safety resources, sign in and visit the Safety Tools on [www.easternalliance.com](http://www.easternalliance.com), or contact your Risk Management Consultant for assistance

**1.855.533.3444**

Best Practice	Y	N	Comments or Action Needed
<b>Getting Started</b>			
Can curbside pick-up be considered instead of delivery? Can the company offer a curbside discount to entice greater use of this?			
Can a contracted carrier or delivery service be used to eliminate the exposure?			
Have you contacted your Insurance Agent to determine if any additional insurance coverage is needed by the company or employee due to increased or newly present auto exposure?			
Have you assessed the number of drivers needed to perform these tasks to limit the number of drivers on the road while maintaining adequate staffing to reduce time pressures?			
Are scooters, bikes, and motorcycles prohibited or limited from being used for deliveries?			
Has a contactless delivery procedure requiring employees to leave goods at the door and notify customer been implemented? Is this procedure explained to customers during ordering process?			
Does the company provide and require delivery employees to wear gloves? Has the company given training on safe glove removal?			
Have handwashing procedures been increased? Are delivery employees provided hand sanitizers and other disinfectants to keep in vehicles?			
Have employees been advised not to enter homes?			
<b>Driver Selection</b>			
Have you confirmed that all personnel being considered for driving are experienced and having had their license 5+ years? (Remember not everyone gets their license at 16)			
Have driver candidates provided signed authorization of Motor Vehicle Record (MVRs) check?			*Need a sample form? Contact your risk management consultant for assistance.



This information is proprietary and is intended to assist you in your safety efforts. It must not be assumed that every unsafe condition or procedure has been covered in this document, nor that every possible loss potential, and legal violation has been identified herein. This document is not a substitute for the establishment of risk management programs by your management.



# COVID-19 Updates: Delivery Service Risks Assessment

The Next Three Seconds Protects Your Life, Your Loved Ones, Your Livelihood®

## The N3L3 philosophy:

our approach to protecting workers from fatal and life-changing events.

Eastern Alliance is here to help. To learn more about Eastern's N3L3 program and access other safety resources, sign in and visit the Safety Tools on [www.easternalliance.com](http://www.easternalliance.com), or contact your Risk Management Consultant for assistance

**1.855.533.3444**

Best Practice	Y	N	Comments or Action Needed
<p>Have Motor Vehicle Record (MVRs) checks been pulled and evaluated for each driver candidate? Look for indications of unsafe driving such as preventable accidents, speeding, reckless driving, or DUIs. If you would like an evaluation tool reach out to your Eastern Risk Management Consultant.</p> <p><b>**Note:</b> On average these reports are \$10 each but the price does vary state by state. This expense may seem burdensome but it is minor in comparison to the value these reports bring in protecting the company from a fatal and life-changing vehicle accident and the associated incurred costs. Also by limiting the drivers on the road the number of reports needed can be minimized.</p> <p>Some states allow drivers to view their MVR on-line at no cost. Have them log in and show you their MVR and print the screen for your records if you cannot get an official copy.</p>			
Have license, registration, state safety inspections (where applicable) and insurance limits have been confirmed valid and active for all drivers?			
If drivers are required to use personal vehicles, have you confirmed the vehicle is in safe working order?			
Has a list of approved drivers been created and only these personnel are permitted to drive?			
<b>Driver Training &amp; Policies</b>			
Has the company developed policies addressing driving safety, seat belt, drug and alcohol, maintenance and cell phone use?			*If you answered no, contact your risk management consultant for assistance.
Have all drivers read, understood, and signed driving safety, seat belt, drug and alcohol, maintenance and cell phone policies?			
Has driver safety training been conducted?			
Are drivers informed of what to do if a vehicle accident occurs?			
If drivers are using cell-phones for GPS, have you reminded them to use phone mounts or voice directions?			

This information is proprietary and is intended to assist you in your safety efforts. It must not be assumed that every unsafe condition or procedure has been covered in this document, nor that every possible loss potential, and legal violation has been identified herein. This document is not a substitute for the establishment of risk management programs by your management.



# COVID-19 Updates: Delivery Service Risks Assessment

The Next Three Seconds Protects Your Life, Your Loved Ones, Your Livelihood®

## The N3L3 philosophy:

our approach to protecting workers from fatal and life-changing events.

*Eastern Alliance is here to help. To learn more about Eastern's N3L3 program and access other safety resources, sign in and visit the Safety Tools on [www.easternalliance.com](http://www.easternalliance.com), or contact your Risk Management Consultant for assistance*

**1.855.533.3444**

Best Practice	Y	N	Comments or Action Needed
<b>Other Considerations Related to Delivery &amp; Curbside Pickup</b>			
Have controls been implemented to minimize or eliminate cash and card handling such as encouraging pre-payment, credit card or phone applications for instant cash transferring?			
If deliveries are made after dark, do you request customers turn porch or outside lights on and/or provide employees with flashlight?			
Have you addressed slip/trip/fall prevention? Are employees encouraged to wear non-slip shoes and/or required to wear secure, supportive flat footwear such as tennis shoes or slip resistant shoes? Are employees reminded to use sidewalks, driveways, and walking paths and keep an eye out for slip and fall hazards. Are employees reminded to check the surroundings of their vehicle for trip hazards before entering, exiting, and walking around the vehicle?			
Has the company evaluated how the item can be safely delivered with consideration on size or weight? Have loads been reduced to a reasonable weight? Do employees have the resources they need to handle the material they are delivering? (Additional person, hand truck, gloves, etc.) Have employees been trained on safe lifting and making multiple trips to the customer if number of boxes makes for an awkward lift or hold?			
Procedures are in place regarding working alone? (i.e.- checking in, not entering homes unless required by the item being delivered)			
Are customers asked to secure animals? Are employees informed not to exit their vehicle if a dog is outside and instead call the customer?			
Has the company designated a company contact who employees can call with questions or concerns?			

Maintaining good communication with employees that will be working in the field or making deliveries is imperative in identifying new exposures as they are recognized in a new business operation. Holding pre-shift meetings to discuss exposures or near misses is an excellent way for managers to increase communication. This will give employees a platform to speak on what they experience in the field and allow constructive improvement within the new system.

This information is proprietary and is intended to assist you in your safety efforts. It must not be assumed that every unsafe condition or procedure has been covered in this document, nor that every possible loss potential, and legal violation has been identified herein. This document is not a substitute for the establishment of risk management programs by your management.