

Risk navigator

Best practices in food delivery

 Primary casualty

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About Markel's Risk Solution Services team

Risk Solution Services provides technical insight related to existing and potential insured risk at Markel. The team partners with our customers, claims, and underwriters to educate on both current and future risk trends and supports our clients with a comprehensive offering of risk management solutions.

We do this by engaging with clients, underwriting, and claims teams.

E-mail our team at risksolutions@markel.com.



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There are many aspects to a quality food delivery service. In these changing times, there has been a growing trend for restaurants to move toward a delivery model. There is no substitute for sound training practices and detailed planning. Consistency of message and support systems are keys to success. This guide is intended to provide some best practices related to food safety and driver safety. You can use these tips to develop a standardized plan.

Food safety

When planning delivery, it is important to have the proper equipment on-hand to ensure the food arrives at a safe temperature. The United States Department of Agriculture (USDA) recommends hot food remain above 140°F and cold food remains below 40°F.

- Always separate hot and cold foods
- Label dishes to communicate contents to aid in order accuracy and temperature separation
- Ensure packaging is properly sealed and is not oversized
- Use ventilated containers for hot foods to reduce condensation
- Properly secure food in vehicle to prevent shifting and driver distraction
- Keep delivery radius within a 15 minute drive to ensure temperatures remain within recommended ranges



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Setting expectations

When putting together your team of drivers, it is important to set expectations from the start. Clearly identify what safety protocols need to be taken for the driver's safety and that of your customer.

- Proper food safety practices must be followed by all employees including delivery drivers
- Hands should be washed thoroughly before touching food in the restaurant between each delivery trip
- It is recommended to provide hand sanitizer for use in the vehicle
- Have a clear policy for workers to tell a manager when they are sick
- Keep an on-call system for workers in case someone calls in sick
- Ensure vehicle is clean
- Have a strict policy that no non-employees are allowed in the vehicle during food delivery



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Driver qualifications

The employer should ensure that anyone driving for them has:

- Clean driving history (check Motor Vehicle Report before putting them on the road)
- Adequate limits on auto insurance if using personal vehicles (retain copy of current policy for any vehicle driven for the business)
- Clean, well-maintained vehicle
- Preferably had license for at least two years



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Driver management and preparation

- Have new drivers ride along with seasoned drivers to aid in training and learn best practices
- Strict mobile/smart phone policy
 - No calls/texting/browsing while vehicle is in motion
 - May allow navigation apps, if setup to keep phone in driver's field of vision and can remain hands-free while driving
 - If driver needs to use phone, must pull over and stop vehicle
- Discuss how to manage homes with animals
 - Knock/ring bell and step back from door to allow room for customer to come out
- DO NOT enter homes
- Utilize caller ID and complete call-backs to unfamiliar customers
- Do not go into poorly lit areas; consider positioning vehicle so headlights can be used to see terrain and avoid trips/falls
- If driver ever feels unsafe, leave the area and call restaurant
- Restrict the amount of money (less than \$20) that drivers carry or keep in the vehicle
- Avoid late night deliveries
- If there is a dispute, refer customer to call restaurant
- Have an open-door policy for questions



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Clear methods for conflict resolution and customer questions/complaints

- Decide how to handle incomplete orders
- Compensation for late orders
- Prepare response on food safety protocols

For more information, contact Allison Elzer, Risk Solution Services allison.elzer@markel.com



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