



Insurance Member Benefits Summary



The Association for Delivery Drivers has partnered with the nation's leading insurance specialist for the courier and delivery industry, Brightstone Insurance Services, LLC., to satisfy all of your insurance needs. Below are highlights from some of our available insurance programs.

Occupational Accident Insurance Program

Why Buy? Covers delivery drivers for on-the-job injuries.
Pays medical expenses plus additional payments for death or dismemberment.
Pays lost income if you are disabled and cannot work.

Member Benefits (visit A4DD.org for more information)

1. No maximum age!
2. Choose from two Plans: "A" (better benefits) and "B" (see website for a comparison).
3. Full-time drivers are covered no matter what carrier you are driving for.
4. Part-Time driver discount (but then only work for one carrier is covered).
5. Prescription drug discount program included at no extra cost!
6. "A" rated nationally licensed insurance company.

Cargo Insurance with Property Damage Protection

Why Buy? Covers your responsibility for goods you are transporting.
Covers damage that you cause to other property during pickup and delivery

Member Benefits (visit A4DD.org for more information)

1. Choose your coverage limit -- \$5,000, \$10,000, \$25,000, or \$100,000 -- all with a low \$250 deductible
2. Full-time drivers are covered no matter what carrier you are driving for.
3. Part-Time driver discount (but then only work for one carrier is covered).
4. Covers reconstruction costs, temporary storage of goods, and loading & unloading accidents.
5. Not just a legal liability form, and NO exclusions for unattended, shifting, or disappearance.
6. Extra \$5,000 limit applies to damage you cause to property during pickup or delivery.
7. Pays your uncollectable delivery charges.
8. "A" rated nationally licensed insurance company.

Business Auto Insurance without the up-charge!

Why Buy? Auto insurance that protects you against work-related and non-work accidents.

Member Benefits (visit A4DD.org for more information)

1. True commercial insurance at prices amazingly similar to personal auto insurance!
2. Everything you need for contract compliance and state/federal motor carrier filings.
3. Coverages include liability, damage to your vehicle(s), uninsured/underinsured motorist, etc.
4. Coverage available for hired, leased, rented or borrowed autos as well
5. "Extras" may include rental reimbursement coverage, towing and labor coverage, and more!