

Risk navigator

Best practices in wine delivery



Primary casualty



Agriculture

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Please see Courtney's email below. When you get a chance, can you add Mike Harding as the author on the cover of these two risk navigators? The wine delivery one and components of a driver safety program. Thank you!



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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In these changing times, there is a growing trend for wineries to move towards a doorstep delivery model. This requires a bit of a shift in each winery's business practices and often the use of employee-owned vehicles. If wineries are going to use employee-owned vehicles for delivery, they should have a personal vehicle use provision within their driver safety program. This provision may minimize liabilities that could arise from an accident caused by an employee while operating their own vehicle on company business. There is no substitute for detailed planning and with it sound training practices. Consistency of message and support systems are keys to success. This guide is intended to provide some best practices related to wine delivery and driver safety. You can use these tips to develop a standardized plan.

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.

- Ensure vehicle is clean, both inside and out
- 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
- Have a strict policy that no one, other than employees, is allowed in the vehicle during wine deliveries



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Wine transporting tips

Doorstep delivery requires a few extra precautions to ensure the wine remains in pristine condition while it's being transported:

- Avoid the trunk: Wine should be kept cool (between 55 and 65 degrees). As much as possible, wine should be transported inside the vehicle rather than in the trunk where the temperature can reach over 90 degrees, even on a comparatively cool day.
- Favor the shade: Even when the temperatures may seem mild, direct sunlight is the enemy of wine. If an employee needs to park their vehicle for any length of time, advise them to make sure the wine is in the shade, preferably to have their entire vehicle under cover.
- Use cooler boxes: A good way to keep wine cool is by using a cooler box. These can protect the wine from warmer temperatures. Using no-sweat ice packs can provide additional temperature protection. Avoid using crushed ice to prevent damaging bottle labels.
- Protect from breakage: Use wine shipping boxes or molded foam separation to keep wine bottles intact and to ensure they aren't shattered during delivery transport.



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Driver qualifications

Ensure that anyone driving on behalf of your winery has the following:

- Clean background check.
- Valid driver's license; preferably for at least two years.
- Clean driving history (check their Motor Vehicle Report (MVR) before putting them on the road).
- Adequate limits on the driver's personal auto insurance policy if using personal vehicles (retain a copy of their current policy for any vehicle driven for business purposes, and confirm driver understands in the event of an accident their auto policy will be responsible for the cost of any damages and/or injuries).



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Driver management and preparation

Establish and maintain a training program, best practices, and set of rules for your employees driving on behalf of your winery, such as the following:

- New drivers should ride along with seasoned drivers to aid in training and learn best practices.
- Have an open-door policy for questions.
- All employees need to review and sign a copy of your driver safety rules, which at a minimum should include not driving a vehicle if they have:
 - Consumed any alcoholic beverages
 - Taken any prescription, over the counter, or illegal drugs or substances that may impair driving
- Strict mobile/smart phone policy
 - No calls, texting, or browsing while vehicle is in motion.
 - Navigation apps may be allowed if set up to keep phone in driver's field of vision and can remain hands-free while driving.
 - If driver needs to use their phone, they must pull over and stop the vehicle.
- Seat belts must be worn at all times when driving
- For avoiding muscle strain:
 - Use material handling equipment such as a cart or dolly to move heavier deliveries from the vehicle to the doorstep.
 - Carry fewer items at a time and make multiple trips to the vehicle.
- When managing homes with animals, knock on the door or ring the doorbell and step away from the door to allow room for customers to come out.

- Do NOT enter homes.
- Avoid close contact with the customer.
- Use caller ID to help identify who is calling. This is especially important for wine deliveries, as the caller ID can trace the location of the customer.
- Look out for slip, trip, and fall hazards .
- Only deliver to valid addresses. Do not deliver to unoccupied homes or businesses. Look for signs of vacancy, which may include an unkempt yard and no lights. If lights are off, the driver should ask you to do a call back and request the customer turn on a light.
- If feeling unsafe on a delivery, leave the area and call the winery.
- Encourage card payments from customers, as this will hopefully discourage thieves.
- If there is a dispute regarding the delivery, refer the customer to call the winery.



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Customer service

Establish clear methods for conflict resolution and customer questions/complaints.

- Decide how you want to handle inaccurate or incomplete orders; possibly offer compensation or discounts for inaccuracies.
- Suggestions to enhance customer service:
 - Be certain you make them feel appreciated
 - Surpass their expectations
 - Be pleasant
 - Take the blame when something goes wrong
 - Conduct “mystery deliveries” to gauge the quality of your deliveries

For more information, contact Michael Harding, Risk Solution Services michael.harding@markel.com



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