

Liberty Mutual Canada

UPS Seasonal Personal Vehicle Driver FAQ

What is a UPS Seasonal Personal Vehicle Driver (PVD)?

As a UPS PVD, you'll make deliveries for UPS in your own vehicle. This is a fast-paced, physical position that gets you outdoors and connecting with customers.

UPS will provide, training, a phone and uniform, but it's also important that you have good shoes to work in. Using your own car, PVD's are responsible for taking on the role of a standard UPS delivery driver. This includes package pick-up, package delivery, and driving along a designated route.

The insurance solution for UPS Personal Vehicle Drivers

All UPS PVDs are covered by Liberty Mutual Canada. However, all delivery partners must first ensure their personal auto policy allows for the vehicle to be used for deliveries. Please inform your personal auto insurance broker of your delivery activities to ensure you can be covered by a Liberty Mutual Canada commercial policy.

Insurance example of when coverage would qualify:

Quick stop to gas up your vehicle: While providing delivery services, in-between two package deliveries, you stop at a gas station to fill your gas tank. You accidentally strike a gas pump. Since this is a temporary incidental interruption of delivery services, we will pay for repairs.

Insurance example of when coverage would not qualify:

Haircut: While providing delivery services, in-between two package deliveries, you stop at your regular barber for a haircut. You accidentally damage the building when parking your automobile. Since this is not a temporary incidental interruption of delivery services, we will not pay for repairs. You should submit your claim to your primary insurer.

What kind of proof of insurance is provided for PVD delivery partners?

You will receive a paper pink slip from your HR manager before starting. If you're involved in a traffic infraction or an accident while driving for UPS, please refer to your PVD accident procedures and contact the district PVD coordinator on day of occurrence.

Coverage is not provided to vehicles otherwise insured for commercial use.

How does Liberty Mutual Canada coverage for UPS PVD drivers work?

Liberty Mutual Canada coverage is available at no cost to all UPS PVD delivery partners in Ontario. It provides coverage from the time you log in until the time you log off the UPS platform. Your coverage is as follows:

Third-party liability: \$5 million limit.

- Standard accident benefits.
- All Perils, Collision, Comprehensive and Specified Perils coverage with no driver-paid deductible. Applies only if you have comprehensive and collision coverage on your personal auto policy.
- Coverage of up to \$1,500 for transportation replacement while your delivery vehicle is being repaired due to an insured loss. Applies only if you have the same coverage on your personal auto policy.
- No depreciation deduction on new vehicles. (Does not apply to tires, batteries and betterments. Loss or damage must take place within 30 months from the original delivery date of the vehicle or before the first renewal following that date, whichever is later). Applies only if you have the same coverage on your personal auto policy.

This coverage is completely separate from and is not a replacement for your personal auto policy. It doesn't provide any optional coverage other than what's specified above.

This is not a complete description of all applicable terms and conditions. Please see the posted Ontario Auto Policy and endorsements for a complete description of all terms and conditions.

Who should UPS PVD delivery drivers contact if they need to make a claim?

In the event of an accident, UPS PVD drivers should call their UPS management team.

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This literature is a summary only and does not include all terms, conditions, or exclusions of the coverage described. Please refer to the actual policy language for complete details of coverage and exclusions.

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