



## Hired & Non-Owned Auto for Food & Cannabis Couriers

Restaurants and food-service businesses rely on delivery drivers to provide prompt, reliable service to a growing segment of their customers. Transportation is also a critical component of cannabis operations, an industry that faces specific statutory regulations as well as an increased risk of theft.

MiniCo provides an exclusive, monoline Hired and Non-Owned Auto program for food and cannabis delivery services on paper rated A+ (XV). Our underwriters deliver account-winning solutions with their industry specialization, fast quoting, and competitive rates (program not available in WV).

### COVERAGE HIGHLIGHTS

- Available in all states except WV
- In-house underwriting authority
- Coverage for drivers aged 18 years and older
- Carrier rated A+ (XV)
- Capacity = \$2M CSL, deductible \$0-\$50K
- Accessible to retail and wholesale brokers

### TARGET CLASSES

- **Food Delivery:** Businesses that use employees or independent contractors to deliver food from their restaurant to customers using their own personal vehicles.
- **Food Couriers:** Businesses that use employees or independent contractors to pick up food from multiple restaurants and deliver to customers using their own personal vehicles.
- **Cannabis Couriers:** Businesses that use employees or independent contractors to deliver cannabis to customers using their own personal vehicles.



Contact us for a quote.

John Ware | [john.ware@minico.com](mailto:john.ware@minico.com) | 678.802.4032

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