Paradiso Insurance Launches New Non-Trucking Liability Coverage for Independent Service Providers of FedEx

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The new program, created with Crum & Forster, combines non-trucking liability and physical damage coverage for FedEx ISPs and TSPs across the 48-contiguous states, with weekly billing, stated-amount GAP coverage and a VIN-specific diminishing deductible.

Paradiso Insurance has launched a new non-trucking liability (NTL) and physical damage insurance program for FedEx Independent Service Providers (ISPs) and Transportation Service Providers (TSPs). Created with Crum & Forster Insurance Group, the program expands Paradiso's parcel delivery insurance business with a dedicated truck insurance option for contractors operating under the FedEx model.

Paradiso says the new program is available across the 48-contiguous states and was developed around coverage, claims and billing issues encountered by FedEx service providers. The agency has worked with FedEx parcel delivery contractors since 2011, primarily through insurance programs designed for local pickup and delivery and linehaul operations. The new NTL program adds a dedicated national option for truck liability and physical damage within that existing parcel insurance operation.

Commercial trucking insurance can involve several layers of coverage depending on who owns the vehicle, whether the driver is leased to a motor carrier, and how the truck is being used at the time of an incident. Non-trucking liability insurance is generally intended for qualifying personal use of a commercial truck when the driver is not operating for business purposes. Paradiso's program is specifically aimed at FedEx ISP and TSP operators whose trucks run under FedEx authority but still have exposures that must be insured outside active business use.

The program also includes physical damage protection. One of the features highlighted by Paradiso is

stated-amount GAP coverage. According to the agency, if an ISP or TSP insures a truck at or above the loan payoff amount, the program is structured so that a covered total-loss claim can address the gap up to the stated amount, subject to the policy deductible and terms. Paradiso says this feature is intended to reflect the higher purchase prices and financing balances associated with newer commercial trucks.

Towing is another part of the new program. Paradiso states that covered claims do not carry a towing limit under the program. That can be particularly relevant for linehaul TSP operators whose tractors may be operating far from their home terminal when a covered loss occurs. Exact coverage still depends on the policy terms and circumstances of the claim.

The billing structure was also designed around the operating rhythm of parcel delivery businesses. Paradiso says clients receive truck insurance invoices each Wednesday, with funds deducted on Friday, and can pay by bank ACH or credit card. The weekly schedule is intended to align insurance billing more closely with the way many local P&D and linehaul operators manage cash flow.

For physical damage claims, Paradiso and Crum & Forster are using Reserv as the third-party administrator. Paradiso describes the arrangement as a response to concerns from FedEx ISP and TSP clients about the speed and handling of physical damage claims. The agency says the new program is intended to create a more streamlined claims process while keeping the coverage relationship centered on the contractor's truck operation.

The program also includes a diminishing deductible tied to claim-free performance. Paradiso says the deductible for a specific vehicle falls by 25% for each claim-free year. Because the reduction is VIN-specific, the benefit follows the individual insured vehicle's claim history rather than being described as a blanket reduction across an entire fleet.

Non-trucking liability serves a narrower purpose than the broader insurance requirements attached to commercial trucking operations. It should not be treated as a substitute for the coverage a FedEx service provider must maintain for active business operations, employees, or other contractual exposures. Exact requirements can differ by operation, vehicle and agreement, and policy language ultimately controls whether a loss is covered.

Paradiso's FedEx parcel delivery insurance operation also provides workers compensation, employment practices liability, general liability and other coverage used by parcel contractors. The agency says the new NTL program is the latest addition to that specialty business and is intended for both local P&D ISPs and linehaul TSPs seeking a dedicated non-trucking liability and physical damage option.

More information about the new non-trucking liability insurance program for FedEx service providers is available on the Paradiso Insurance website. Additional information about the agency's broader FedEx parcel delivery insurance operation is also available online.

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Paradiso Insurance

Connecticut-based Paradiso Financial & Insurance Services is a local independent insurance agency helping neighbors and businesses manage the risks of pursuing the American Dream, built on the belief that hard work can improve lives for generations.

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