Patriot Insurance Offers Temporary Coverage for Food Delivery Using Personal Autos

As many restaurants and other food establishments adhere to the public health emergency orders in their states to open only for take-out and delivery services, we recognize that some restaurants may allow employees to use personal vehicles to make deliveries on a temporary basis. To help our mutual customers remain protected, Patriot Insurance has decided to offer temporary personal and commercial insurance coverage.

Temporary Coverage for Personal Auto Policyholders

Patriot Insurance will extend coverage on a temporary basis to our personal auto policyholders who are providing these delivery services for their employers. This coverage extension applies only to delivery services for restaurants and other food establishments that have been directly impacted by executive orders to close their dining rooms. It will be extended for only as long as these orders remain in effect due to COVID-19.

This coverage extension will not extend to individual policyholders using their personal auto for businesses that offer delivery as a normal part of their business, nor will it be extended to transportation network companies or companies with similar operations. Because every claim is unique, coverage decisions will be made based on the facts and circumstances of each claim.

Temporary Coverage Option for Commercial Policyholders

To protect businesses from auto liability losses stemming from accidents caused by employees using their vehicles for business activities, such as food delivery, commercial policyholders may request hired and non-owned auto (HNOA) liability coverage from Patriot Insurance if they don't already have this coverage on a commercial auto policy. **This coverage will be offered on a temporary basis at no additional cost to policyholders.**

To request HNOA liability coverage, policyholders will need to contact their agency and certify that their business has not incurred any potential HNOA losses on or after the date in which their state ordered the closure of all restaurants and food establishments for sit-down diners. The coverage will be effective upon the date of their request, and will remain in effect at no cost until 14 days after their state's executive order allows their business to resume normal operations.

Should you have any questions, please contact your field manager or underwriter.