

FAQ

Commercial Delivery temporary endorsement

What is a commercial delivery?

Using an insured vehicle or motorcycle to carry products or property for a charge or other form of compensation.

What is Encompass changing for customers making commercial deliveries?

The personal auto or motorcycle policies exclude coverage for commercial activity, including any paid delivery activity. While the State of Emergency is in place, coverage is being extended for customers under their personal auto or motorcycle policy who are now making commercial deliveries, using their insured vehicle or motorcycle, to help them stay protected.

When does this change take effect?

This varies by state. It is based on the date when the Governor of your state declared a statewide State of Emergency related to the outbreak of the COVID-19 Virus. At this point, States of Emergency have been declared in all 50 states and Washington, D.C.

What states are impacted?

50 states and Washington, D.C.

Do customers need to do anything to add this coverage?

No, this coverage is being added to all auto and motorcycle policies, at no additional cost.

What happens when the State of Emergency ends?

Once the statewide State of Emergency for COVID-19 has ended, the endorsement allowing delivery of food, medicine or other goods terminates and coverage will no longer apply to the customer's insurance policy. We expect the lifting of the State of Emergency will mean that the same demand for at-home delivery will have declined and business wishing to continue delivery activity will have had time to secure commercial coverage.

What happens in the event of a claim while making a delivery of food, medicine or other goods using the insured auto or motorcycle?

Should a customer have a claim while this endorsement is in effect, coverage is included in excess to any other applicable insurance, including commercial insurance covering this activity. This includes any pending claims activity involving delivery undertaken after the State of Emergency was declared.

Is the Ride Share endorsement impacted?

No, Ride Share will not change. The Commercial Delivery endorsement relates to customers using their insured vehicle for delivery of food, medicine or other goods during the State of Emergency. This new endorsement does not apply to ridesharing activity, since drivers for transportation network companies (TNC) like Uber and Lyft continue to have commercial coverage, and the Ride for Hire endorsement continues to fill coverage gaps for TNC driving.