



March 20, 2020

Main Street America Issues Guidance for Restaurant Insureds Implementing Temporary Delivery Service

The Main Street America Group recognizes the unique burden being placed on our current and potential restaurant insureds in situations where public access to the physical location has been restricted due to the COVID-19 pandemic. We understand that in order to sustain operations, some owners are considering first-party delivery by employees in addition to third-party delivery vendors, i.e., Uber Eats. The desire to extend usual operations to include a temporary customer food delivery by employees requires hired and non-owned auto (HNOA) coverage to protect our restaurant insureds.

If an existing restaurant account with HNOA coverage begins temporary employee delivery to respond to this situation, we can accept the delivery operations **on a temporary basis** based upon the following driver guidelines. **Temporary means the acceptability of employee delivery ends when the restaurant operation is legally able to open to customers.** New business restaurant insureds with HNOA coverage or requests from existing restaurant accounts to add HNOA coverage, would follow the same guidelines. Agents will need to provide the scope of the driver delivery plans and designated employee driver information as soon as practical, including:

- **Coverage for delivery is subject to meeting Driver Eligibility.**
 - Employee auto insurance (presuming they are driving their own vehicles) should be verified by the agent to be valid and with limits of at least \$300,000. Although this may be difficult to capture, please work with your insureds to try and meet this important insurance verification step.

If there is a commercial auto policy, non-owned auto coverage should be added to that policy. If there is no commercial auto, then the coverage can be added to the Main Line Business Owner's Policy (Main Line BOP).

- **Driver Eligibility** (same as current Commercial Auto)
 - All designated employee drivers and their driving information must be submitted.
 - Drivers must be licensed in the U.S. with at least three years of experience.
 - Drivers under the age of 21 are unacceptable, regardless of experience.
 - Drivers must not have a DUI, Reckless Driving or other serious violation in the past three years or evidence of multiple types of these violations, regardless of the number of years.
 - Drivers must not have more than two minor violations and / or at-fault accidents in the past three years.

Please note it is not our intent to cover full-time or permanent first-party delivery operations under our HNOA coverage, but we are taking this position to help our valued insureds and agency customers in this time of need. We will re-evaluate this position in 60 days as this situation evolves.

If you have any questions, please contact your Main Street America commercial lines underwriter or field representative.