



March 27, 2020

Main Street America Issues Guidance for Personal Auto Insureds Providing Temporary Food Delivery Service

The Main Street America Group recognizes the unique burden being placed on individuals, families and businesses due to the COVID-19 pandemic. In this difficult time, we understand that in order to sustain operations, some businesses are considering food delivery by their employees. Although coverage for food delivery is currently excluded in our Personal Lines contract, please know that we will temporarily waive enforcement of the Business Use exclusions to provide applicable coverage for claims involving food delivery by our insureds in their listed Private Passenger Auto. This temporary expansion of coverage is different than a state mandate. State mandates supersede any of Main Street America's temporary actions. For your reference, Main Street America's personal auto underwriting companies include: Austin Mutual Insurance Company, Main Street America Assurance Company, Main Street America Protection Insurance Company, NGM Insurance Company and Old Dominion Insurance Company.

For losses occurring between **Monday, March 23, 2020 through Monday, April 20, 2020** temporary coverage is extended under the following conditions:

- Enforcement of the Personal Auto policy Business Use exclusion is waived if a loss occurs while an eligible, listed operator is delivering food with their personal vehicle for their employer.
- Please note that Transportation Network Coverage (i.e., Uber, Lyft, GrubHub, etc.) continues to be excluded under the contract.
- This waiver does not apply if the listed operator or the employer has other valid and collectible insurance which covers the loss.
- A waiver will not be provided for temporary replacement vehicles (i.e., rental cars, any borrowed vehicles, etc.).
- Upon a claim report, a claims investigation will determine coverage; an investigation could include verification of pay stubs or hours worked.

Please note it is not our intent to provide full-time or permanent Business Use coverage for food delivery, but we are taking this position to help our valued insureds in this time of need. We will re-evaluate our position as this situation evolves.

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