



These are challenging times for business owners and customers and they are doing everything they can to adapt to this new environment. Nationwide is working tirelessly to find ways to help them through the Coronavirus (COVID-19) pandemic.

As restaurants navigate the impact of COVID-19, we understand many are moving to take-out and delivery-only service, which means some of your personal lines customers who work in the food service industry may have begun delivering food for their employer. Given how unexpected and quick this transition has been, your customers may also be using their own personal motor vehicles to deliver this food. To help your customers and provide extraordinary care, we will be extending coverage available through our personal lines auto and motorcycle policies to cover this service — when business auto coverage is not available.

Effective March 23, we will extend coverage to restaurant employees delivering food on behalf of the restaurant through April 30. Should your customer experience a loss, we have a dedicated claims team that will handle their claim. We will continue to monitor this situation and determine if an additional coverage extension is needed beyond April 30.*

It is important to note that extension of this coverage does **not** include:

- Any employee working for or on behalf of Grub Hub, Uber Eats, or similar businesses
- Any employee who delivered food (part or full time) for the restaurant prior to March 23

We appreciate the sacrifices you are making for your customers and we appreciate your partnership.