STATE OF CONNECTICUT
INSURANCE DEPARTMENT

Bulletin Number IC-41
March 26, 2020

TO: **All Companies Licensed to Write Auto/Motorcycle Liability Insurance in Connecticut and Other Interested Parties**

RE: **Extension of Coverage for Personal Delivery Drivers During the Coronavirus (COVID-19) Pandemic**

The coronavirus (COVID-19) pandemic and emergency public health measures by state and local leaders are contributing to widespread interruptions and loss of income for Connecticut consumers and businesses. Businesses, especially restaurants, are relying on income from delivery services given the restrictions on public gatherings.

It has been a long-standing rule that personal auto policies do not cover liability and property damage resulting from the use of a personal auto for commercial purposes. Given the urgency and critical need for delivery drivers during this difficult time, at least one major insurer—Allstate—has filed a new product with the Connecticut Insurance Department which liberalizes coverage for the personal use of vehicles for certain commercial purposes. In particular, Allstate's endorsement ensures that delivery workers have adequate protection while using their personal car or motorcycle to deliver food and medicine.

The Connecticut Insurance Department urges other personal auto/motorcycle carriers to consider implementing an endorsement where necessary, broadening coverage for those using their personal vehicle/motorcycle for commercial purposes in these particularly difficult times, such as modifying terms, conditions and exclusions that may leave delivery drivers without valuable liability and property coverage. We believe this action would be in the best interest of the public for those who are working to deliver much needed goods (not passengers) during this pandemic. This Bulletin is not intended to affect drivers who otherwise have coverage for deliveries through their personal policy or another policy. This Bulletin is also not intended to affect drivers working for a transportation network company or similar delivery company. This Bulletin is only intended to affect delivery drivers who do not have such coverage and this coverage does not stack with any coverage that is currently afforded.

In situations where a delivery driver might otherwise be covered under a transportation network commercial policy (e.g. UberEATS) or have other available coverage, the Department would not object to the additional coverage being excess.

The Department will expedite approval of endorsements broadening personal auto/motorcycle as outlined above which the Department believes should remain **in effect until the end of the Governor's Emergency Declaration**. For more information regarding this Bulletin, please contact cid.pc@ct.gov.

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Insurance Commissioner