

# COVID-19 Temporary Restaurant Delivery Service Appetite Change



We remain committed to our agents, customers and communities throughout the COVID-19 situation. To support our existing customers, we are temporarily offering **Hired and Non-owned Auto** coverage to our restaurant policyholders.

Many restaurants, bakeries, delis, etc. are temporarily offering new or expanded delivery service options to keep their businesses open, and as such will have gaps in their insurance program. We expect this is a temporary operational change for the insured and their intention is to return to their normal dine-in operation once the social distancing guidelines subside.

We encourage customers adding delivery options to partner with services such as GrubHub, DoorDash, UberEats and other similar mobile food ordering services to make their deliveries.

If the insured is considering adding a temporary delivery service with their own employees, Liberty Mutual can add **Hired and Non-Owned Auto coverage** under the following parameters:

- Delivery drivers should be 18 years or older and must:
  - Have a valid driver's license
  - Furnish the required information for us to obtain an MVR
  - Have no more than one serious or major violation in the past three years
  - Have an in-force personal auto policy (does not need to be with Liberty Mutual)
- We recommend, but don't require, personal auto liability limits of at least \$100K/ \$300K/ \$50K or \$300K combined single limit (CSL)

We will not offer new Umbrella or Excess policies or increase Umbrella or Excess policy limits when there is a known auto delivery exposure.

Please contact your Liberty Mutual Small Commercial underwriter to make the above changes or for additional questions.