

States Requesting Auto Insurers to Waive Commercial Use Exclusion as of April 3, 2020

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| State: | Date: | Summary | Link |
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| AL | 3-30-2020 | Commissioner recommends insurers consider . . . for applicable policies in force as of March 13, 2020 . . . [e]xpanding automobile coverage to allow personal vehicles to be covered while delivering food, medicine or others essential services for commercial purposes.” | Alabama Bulletin 2020-05 |
| CO | 3-26-2020 | Insurer shall waive or suspend the commercial use exclusion/exception from a personal automobile policy for claims made involving a restaurant employee driving for purpose of delivering food to restaurant patron if certain conditions are met. | CO Emergency Regulation 2-E-03 |
| CT | 3-26-2020 | Connecticut Insurance Department urges other personal auto/motorcycle carriers to consider implementing an endorsement where necessary to broaden coverage for commercial purposes. | CT Bulletin IC-41 |
| FL | 3-25-2020 | Regulated entities are encouraged to consider allowing [insureds to temporarily utilize their personal automobile for delivery of goods and services for restaurants and other businesses] provided that such use is limited to the duration of the Emergency Orders. | FL Information Memo OIR-20-04M |

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| KY | 3-25-2020 | Insurers <u>shall not deny a claim</u> under a personal automobile insurance policy solely because the insured was engaged in delivery services on behalf of a business impacted by the closures necessitated by the Governor's Executive Order. | Kentucky Guidance |
| MD | 3-30-2020 | Private passenger auto carriers <u>strongly encouraged</u> to temporarily waive the commercial use exclusion for the duration of the COVID-19 emergency. Insurers may make an endorsement form filing that temporarily suspends the commercial use exclusionary language in their contracts. | Maryland Bulletin 20-15 |
| ND | 3-25-2020 | Department <u>encourages</u> all personal auto insurers to temporarily extend coverage on a personal auto policy to include coverage when the insured is engaged in delivering food, medicine or other essential goods. Companies will need to submit an informational SERFF filing. | Montana Bulletin 2020-4 |
| TN | 3-26-2020 | Department <u>requests</u> carriers: add delivery coverage to personal auto policies for restaurant employees engaged in delivery on behalf of a restaurant impacted by mandated changes in restaurant operations; allow restaurants to retroactively add additional employees to commercial auto policy. Department also requests carries providing commercial general liability coverage to restaurants to offer additional commercial auto coverage. | Tennessee Bulletin 20-04 |
| WA | 3-27-2020 | Insurers <u>urged</u> to immediately extend automobile coverage for personal delivery drivers to aid people temporarily assigned this duty during state of emergency. The endorsement would apply only to delivery drivers for retail and service operations during the pandemic and Washington state stay-home order. | Washington Notice |

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| WI | 3-23-2020 | OCI orders that Insurers shall not deny a claim under a personal auto policy solely because insured was engaged in delivery food on behalf of restaurant impacted by restaurant closure. OCI orders all insurers who provide commercial general liability coverage to a restaurant to notify their restaurant insureds that hired and non-owned auto coverage is available if requested. | Wisconsin Bulletin |
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