



# MAPFRE | INSURANCE<sup>®</sup>

Dear Valued Agents,

As we continue to adjust to our collective change in circumstances, we are constantly evaluating how best to support you and our shared customers. Restaurant closures have created significant financial impact, and have also given rise to increased food delivery. This spike in food delivery has resulted in many questions surrounding the potential for claims and how MAPFRE will respond.

As a courtesy to our customers, we are pleased to provide the following benefits in connection with claims arising out of accidents occurring between March 16th and April 30th: We will pay claims arising from an individual insured's use of his/her pick-up truck or van to deliver restaurant/bar food, groceries or other essential goods to the same extent that the 2016 Personal Auto Policy provides coverage for claims arising from an individual insured's use of his/her private passenger automobile for the same purpose.

### **Private Passenger Auto – Delivery Exposures**

MAPFRE will continue to interpret the 2016 Personal Auto Policy as providing liability coverage for the private passenger automobile of an individual who is using his/her private passenger automobile for the delivery of restaurant/bar food, groceries or other goods/necessities. MAPFRE's position in this regard remains unchanged.

A change we are pleased to share is that for accidents occurring between **March 16 through April 30, 2020**, MAPFRE will interpret the relevant provision of the policy as not excluding coverage for pick-up trucks and vans delivering restaurant/bar food, groceries or other essential goods.

### **Commercial Lines - BOP**

By contrast, coverage is not afforded under a BOP for an insured restaurant when an employee is operating his/her personal auto to deliver food, unless the BOP includes the Hired Auto and Non-Owned Auto Liability BP 04 04 (1/10) endorsement.

If you do not have this endorsement, please contact your Commercial Lines Underwriter to discuss adding this coverage.

Importantly, restaurants may also be liable for the vicarious negligence of an employee delivering food with a personal vehicle, including any damages in excess of the employee's personal auto policy limit(s).

As always, claims are investigated and coverage, if any, is afforded on a case-by-case basis.

If you have any questions regarding the foregoing, or questions in general about coverages, please do not hesitate to contact your Business Development Representative, Personal Lines Underwriter or Commercial Lines Underwriter.

We are grateful for your partnership, and you can trust that MAPFRE will continue to support you and our shared customers as we manage through these uncertain times together.

Sincerely,

**Andrew J. Drayer**  
Assistant Vice President  
Business Development - Northeast Region

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