



CarInsurance.com Delivers the Goods on Auto Insurance for Delivery Drivers

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Site offers crucial policy insight to essential workers during the pandemic

Foster City, CA – May 7, 2020 – Since the start of the pandemic, there is increased demand for delivery drivers. Whether it's for a restaurant, grocery store, medical supply or pharmacy, drivers need to be aware of what their personal car insurance policy covers. A leading site for unbiased, expert advice on car insurance gives these frontline workers the 411 on what to be aware of throughout the coronavirus and beyond.

[CarInsurance.com](https://www.carinsurance.com) states delivery drivers need to be aware of these important factors:

- Drivers using their own cars are likely not covered under their personal auto insurance policy; a special business use endorsement is needed in many cases, whether it's for food or other packages
- Rates are higher for business use because it's deemed to be higher risk, but if drivers do not have a business use endorsement the accident claims will likely be denied
- Liability falls on the restaurant or business if a driver is operating a company-owned vehicle, but all violations accrue on the driver's own license
- Some policies do cover delivery travel if the job is part time and the policy is coded to include business use
- A business can purchase auto insurance to protect itself from liability if a driver is involved in an accident while driving a personal vehicle, but it does not cover the cost of damages to the vehicle or driver's medical bills

There is some relief for delivery workers amid the coronavirus pandemic. Some insurance companies and states are providing assistance. For example, Wisconsin is retroactively requiring insurance companies to cover delivery services on a driver's personal car insurance policy and a restaurant's liability policy at no extra cost to the policyholder. Other states are also easing restrictions on coverage for food delivery and some major carriers are extending coverage for delivery use on personal vehicles at no additional cost for certain time periods.

Nonetheless, delivery drivers need more [liability insurance](#) protection than the [state-minimum requirements](#) provide. CarInsurance.com Editorial Director Michelle Megna recommends levels of 100/300/100-- \$100,000 for bodily injuries per person, up to \$300,000 per accident and property damage coverage of \$100,000.

For more in-depth coverage read [Guide to Car Insurance for Food Delivery Drivers](#)

Megna is available for comment on this topic. She can discuss which states are offering relief and how, who the cost of an accident falls on and tips for teen delivery drivers.

About CarInsurance.com

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CarInsurance.com is a one-stop online destination for car insurance information, providing unbiased, expert advice on how to shop for insurance plans, what consumers should pay and what coverage they can get from a policy. Since 2003, CarInsurance.com has been educating consumers through its breadth of expert content, tools, and in-depth studies to help site visitors make informed decisions about their car insurance.

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