

## **AUTOMOBILE COVERAGE FOR CORONAVIRUS-RELATED LIMITED DELIVERY**

### **DEFINITIONS:**

A "Delivery network program" as referenced in this endorsement is defined as an online-enabled application or digital network designed and used to connect customers a) with drivers or b) with local vendors using drivers for the purpose of providing prearranged "delivery services" for compensation and includes courier service. A "delivery network program" does not include a "transportation network platform."

### **COVERAGE:**

Your personal automobile policy will provide the applicable Liability, Medical Payments and Physical Damage coverage, as listed on your Declarations Page, to you or any insured person – as defined in the personal automobile policy - while operating an insured or covered automobile – as defined in the personal automobile policy - for the delivery of restaurant food, groceries, pharmacy, medical supplies or other related necessary goods, as a result of said business's on-site closure, caused by a governmental or civil authority order in effect specifically or in part due to the Coronavirus.

### **EXCLUSION:**

This coverage does not apply to you while you or any insured person for the ownership or operation of any insured or covered automobile at any time while it is being used while logged into a "Delivery network program" as a driver providing "delivery services" regardless if goods, items or products to be delivered are in the automobile or not.

### **OTHER INSURANCE:**

Any insurance provided by this endorsement will be excess over any other collectible insurance.

### **TERMINATION OF COVERAGE FOR CORONAVIRUS – RELATED LIMITED DELIVERY:**

Coverage provided by this endorsement shall no longer apply to your automobile policy as of the time the above referenced governmental or civil authority order is officially no longer in effect or the closure of the above referenced businesses ceases in whole or in part.