Frankenmuth Insurance Offers Temporary Hired Non-Owned Auto Coverage for Delivery Services

As many restaurants and other food establishments adhere to the public health emergency orders in their states to remain open only for take-out and delivery services, we recognize that some restaurants may allow employees to use personal vehicles on a temporary basis to make deliveries.

To protect their businesses from auto liability losses stemming from accidents caused by employees using their vehicle for business activities, such as food delivery, commercial policyholders may request hired and non-owned auto (HNOA) liability coverage from Frankenmuth Insurance if they don't already have this coverage on a commercial auto policy. **This coverage will be offered on a temporary basis at no additional cost to policyholders**.

To request HNOA liability coverage, policyholders will need to contact their agency and certify that their business has not incurred any potential losses on or after the date in which their state ordered the closure of restaurants and food establishments for sit-down diners. The coverage will be effective upon the date of their request, and will remain in effect at no cost until 14 days after their state's executive order allows their business to resume normal operations.

Please note that this coverage extension will not extend to businesses that offer delivery as a normal part of their business, nor will it be extended to transportation network companies or companies with similar operations. Because every claim is unique, coverage decisions will be made based on the facts and circumstances of each claim.

Should you have any questions, please contact your field manager or underwriter.