



COVID-19 Property & Casualty Insurance FAQs

April 6, 2020

- 1. I own a small business, a restaurant, and we usually only serve customers in the restaurant. Because of COVID-19, we may no longer operate that way and have started delivering our food to be able to remain open. I and some of my wait staff are now using our personal vehicles to make those deliveries. Do our personal auto policies cover us if we have an accident?**

You should start by reviewing your business insurance policy. Does it cover the operation of vehicles owned by the business or vehicles owned by employees while using their vehicles for the business? Talk with your agent or insurer to find out.

If your commercial policy does not cover this activity, you and your employees should contact your respective personal automobile insurers first to determine if there is coverage. Typically, personal auto insurance policies contain an exclusion in which some losses are not covered if the vehicle is being used for commercial purposes, such as food deliveries. You and your employees may want to contact your insurance companies to see if they will waive the commercial use exclusion in these policies. Many insurers are waiving the commercial use exclusions in personal auto policies during the COVID-19 crisis. Check first to avoid personal financial loss in the event of an accident.

- 2. I have been laid off because of COVID-19. I may be unable to pay my insurance premium. Will they cancel my policy?**

We encourage consumers who are unable to make their insurance premium payments to contact their insurance company to determine if they are offering any accommodations for their policyholders who have been impacted by COVID-19. Please refer to Bulletin No. 20-10 on our website, www.maryland.insurance.gov for additional information. If you have contacted your insurer and have been unable to obtain assistance, please complete the online complaint form on our website.