




North Dakota Insurance Department

Jon Godfread, Commissioner

BULLETIN 2020-4

TO: Insurance Carriers offering Personal Automobile Insurance
FROM: Jon Godfread, Commissioner 
DATE: March 25, 2020
SUBJECT: Expansion of personal lines automobile policies for delivery services

Personal line automobile policies do not typically provide coverage for vehicles used for commercial purposes e.g., food delivery. Therefore, in the absence of any other action, many of the temporary food delivery drivers would be deemed uninsured.

In response to Governor Doug Burgum's Executive Order 2020-06 issued on March 19, 2020, that ordered the closure of on-sale/on-site dining options, the department encourages all personal auto insurers to temporarily extend coverage on a personal auto policy to include coverage when the insured is engaged in delivering food, medicine or other essential goods.

Insurers choosing to extend coverage have the option to make coverage effective immediately or retroactively. Retroactive policies will be limited to no earlier than on March 17, 2020. Companies will need to submit an informational filing via SERFF regarding this change as soon as possible and the filing review will be expedited.

This coverage extension is not intended for drivers who otherwise have coverage for deliveries through their personal policy or another policy. This coverage is only afforded to delivery drivers who do not have such coverage currently. Also, this coverage extension is not intended to apply to drivers working for a transportation network company or similar delivery company.

Bulletin 2020-4 will expire and be rescinded upon the rescission of Governor Burgum's Executive order 2020-06, issued on March 19, 2020, unless otherwise renewed or rescinded by the department.