

As many restaurants move to take-out or delivery-only services, many workers are being asked to use their personal autos to deliver food on an emergency/temporary basis.

While coverage for food delivery is currently excluded in our Personal Auto contract, we will **temporarily** modify enforcement of policy exclusions to provide applicable coverage for claims involving food delivery activity by our Personal Auto customers in these validated cases.

This temporary modification will go into effect for claims occurring, <u>Friday</u>, <u>March 20, 2020 through April 30, 2020</u>. In the event of a claim, an American Access claims representative will determine coverage at the time a claim is filed. We will continue to monitor events and guidance from the departments of insurance during this time period to determine the need to extend or modify as restaurants are subject to dining-in restrictions.

As always, our customer service and claims teams are available to assist our agents and customers navigate these uncertain times..

Thank you for your continued partnership!

American Access Casualty Company

Questions? Please contact your Underwriter, Underwriting Department or Marketing Department at: (888) 663-5443