

In-House Delivery Insurance

Insurance Implications

If Delivery is a new or much larger part of your operation....



Review your current insurance and the new options with your agent / broker

Coverage Options

Commercial Auto Insurance

Symbol	Description of Covered Auto Designation
1	Any "Auto"
8	Hired "Autos" Only
9	Non-Owned "Autos" Only

General Liability

Endorse "Hired & Non-Owned Auto" coverage

OR...Standalone Hired & Non-Owned Auto Policy

If having trouble securing the coverage with your current insurer, you may wish to explore purchasing a standalone HNOA policy

More details on the next page...

In-House Delivery Insurance

Hired & Non-Owned Auto

About HNOA

Covers liability and medical payments for the vehicles the company hires (i.e. rental vehicles) or borrow (i.e. personal vehicles of your employees that are borrowed for business use).

Often available by electing symbol 1 or symbols 8 & 9 on a Commercial Auto policy or by endorsement to your General Liability policy.

Sometimes, arranging coverage under your current commercial auto and/or general liability may be difficult. In that case, **standalone Hired & Non-Owned Auto policies** are available. Speak to your agent / broker about the options.

Applying for Coverage

Application

Most insurance companies have their own applications. Your agent/broker should be able to assist, but it will be good to have an idea of desired coverages in following areas:

- Desired liability limits
- Whether you wish to include Personal Injury Protection (PIP), Un/Underinsured Motorist (UM)

To review standard questions:

www.HNOA.insure

“Loss Runs”

If you’ve been doing delivery and are seeking new coverage options due to the increased level of delivery, it will be helpful to already have a copy of what are called your Loss Runs ready for your broker and underwriter.

Loss Runs are documents that summarize any claims submitted under your prior years’ policies. Usually underwriters want to see at least three years. Some prefer five years.

Schedule of Drivers & Locations

You will need to provide a list of the people you expect to be driving and the locations in which you expect to operate delivery.

- Name
- Date of Birth
- Driver License number and state of issue

ERWIN

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