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## Food Delivery & Your Car Insurance: Not a Good Combo

With so many restaurants restricted to takeout and delivery services, it's no surprise they are hiring drivers to meet the demand.

If you are using your own car to deliver food, your personal auto insurance **does not** cover this exposure. It is considered Business Use, as it is a higher risk, and a Business Auto policy would be needed.

Some companies, like DoorDash, say they provide liability coverage while on an active delivery; however once the delivery has been made, coverage stops. Also, this would not cover damages to your own car; only damage or injury to the other party.



**Bottom line** - there is NO coverage on your personal auto policy before, during, or after the delivery of food. Don't put yourself at risk!

## Service Spotlight



We are very PROUD to announce that Bene'-Kelly Insurance received the 2020 Travelers S.T.A.R. Award!

We also received the Safeco Award of Excellence for the 25th year in a row!

This award is given to fewer than 2% of agents nationwide.

We were selected for our outstanding service, great customer retention, and overall production. We could not do this without our GREAT customers!

THANK YOU!

## Around The Office

Our Christmas Celebration was a bit different this year, but we still had just as much fun!

We are very thankful for our wonderful customers and wish you all a very Happy New Year!

