Delivery Network Company (DNC) Insurance

National Conference of State Legislatures
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Delivery Network Companies

• APCIA Essential Elements
  – Driver, platform or both maintain primary coverage, specifically covering or does not exclude delivery.
  – Defines pre-delivery and delivery period, platform obliged to verify, or provide dollar one primary coverage.
  – Conforms to TNC model on:
    • Disclosures to drivers
    • Right to exclude
    • Right of contribution
    • Platform's duty to cooperate, provide information to insurers
NCOIL DNC Insurance Model Act (Draft)

• Requires driver, the DNC platform or both maintain primary coverage, specifically covering or does not exclude delivery.
• Meets the financial responsibility requirements for the state in which the delivery takes place.
• The platform is required to provide dollar one primary coverage if the driver does not have coverage, regardless of the reason.
• The coverage is required for two activity periods:
  – “Delivery services”
  – “Delivery Available Period”
• Mirrors other TNC/ P2P provisions.
QUESTIONS

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