About Buckle

Buckle is a digital financial services company providing insurance for the gig industry. Serving the vital, rising middle class, Buckle protects drivers across personal, rideshare, and delivery driving for leading companies.
Many Delivery Network Company drivers are operating under the false assumption that they have coverage for their commercial activities.
Coverage Gaps in the DNC Landscape

DNCs are not required to provide insurance coverages to their independent contractor drivers and this activity is generally excluded in personal auto policies.

### Coverage Gaps in the DNC Landscape

<table>
<thead>
<tr>
<th>DNC Statutory Requirements</th>
<th>OFFLINE (Period 0)</th>
<th>AVAILABLE (Period 1)</th>
<th>EN ROUTE TO PICKUP (Period 2)</th>
<th>ON ROUTE TO DELIVERY (Period 3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Auto Policy</td>
<td>✅</td>
<td>❌</td>
<td>❌</td>
<td>❌</td>
</tr>
<tr>
<td>Buckle Auto Policy</td>
<td>✅</td>
<td>❌</td>
<td>❌</td>
<td>❌</td>
</tr>
</tbody>
</table>

**Legend**
- ✅ - Coverage available
- ❌ - No coverage
- ❌ - No coverage
- ? - Coverage varies, may be available
- 🟢 - Coverage gap

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