



Know Your Insurance

Auto

Auto Insurance for Delivery Drivers

If you're using your personal vehicle to deliver food, groceries, or other goods for income, it's essential to understand how insurance applies. Many drivers assume their regular auto policy provides full coverage, but that's often not the case once your car is used for work.

Your Personal Auto Policy May Not Provide Coverage

A standard personal auto policy is generally designed to cover you for everyday use like commuting, running errands and visiting friends and family. What it doesn't usually cover is commercial activity. Once you start using your car for work, such as delivering for an app or a local business, your personal insurance may no longer apply.

This gap matters because if you're in an accident while on the job, your insurer may deny the claim, leaving you responsible for vehicle repairs, medical costs, and damages to others' property. These risks can lead to serious financial burdens if you're not adequately covered.

Who Needs Commercial Auto Insurance?

Anyone using their car to deliver for services like DoorDash, Uber Eats, Instacart or even smaller local businesses should review their insurance situation. The risk of being underinsured is very real, especially if you assume your personal policy provides coverage in every scenario.

How to Get Appropriate Coverage

A commercial auto insurance policy is typically a good choice if you deliver regularly or full-time. This insurance is built to cover the business use of a vehicle. However, if you only deliver occasionally or part-time through an app, you might be able to add a delivery or rideshare endorsement to your existing personal policy. This can be a more affordable way to extend coverage during working hours without a full commercial plan.

Some delivery platforms offer limited insurance coverage to their drivers, but it's crucial to read the fine print. Often, this protection only applies while you're actively making a delivery, not while waiting for your next assignment or driving between jobs. That means there could still be gaps in coverage.

Learn More

If you're using your car to earn income, don't assume your personal auto insurance provides coverage. The only way to be sure is to talk with your insurance agent.

Our team can review your policy, understand what's included and what's not, and determine the right coverage for your situation. Taking the time to do that now can help you avoid unexpected costs later.

Contact MST Insurance Solutions, Inc. today to learn more about properly insuring your vehicle while delivering goods.
