

Gov. Evers, Insurance Commissioner: Order insurers to assist restaurants offering delivery during COVID-19 public health crisis

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Madison, Wis. - Today, at the direction of Gov. Tony Evers, Insurance Commissioner Mark Afable ordered insurers operating in Wisconsin to assist restaurants who have begun offering delivery service to customers during the COVID-19 public health crisis. This order is in support of the Evers administration's work to support the nearly 13,000 restaurants and their workers across the state that have been ordered to close to customers except for delivery and pickup services. Insurers must cover delivery services for restaurants on personal auto insurance policies and must offer coverage for hired drivers and non-owned automobiles as a rider on a restaurant's general liability insurance if it is requested - both at no extra cost to the policyholders.

"I'm grateful that so many Wisconsin restaurants and their workers are serving our communities through delivery, takeout, and drive-throughs. With the insurance industry stepping up to provide coverage for deliveries, restaurants and workers will have the protection they need to operate in this temporary economy," said Governor Evers. "I know we're all looking forward to the day when our communities are healthy again, and when we can visit our favorite supper club on a Friday night with family and friends."

“Restaurants are an integral part of our lives here in Wisconsin. I want to thank Wisconsin insurers for stepping up and making this coverage possible at no cost to restaurants and delivery drivers,” Commissioner Afable said. It’s a small change but one that will help to preserve our economy, protect jobs, and maybe give all of us the hope that things will be back to normal again in the weeks and months to come.”

Even before the Office of the Commissioner of Insurance issued today’s order, many Wisconsin insurers began offering coverage to their policyholders beginning delivery services. Restaurants interested in this coverage should contact their insurance agent or insurance company directly.

The order will stay in effect until the public health emergency order is lifted, in whole or in part, to permit restaurants to resume normal operations. Coverage for policyholders will be effective on the date it is requested.

A copy of the bulletin is available [here](#).