DELIVERY NETWORK COMPANY SUPPLEMENTAL

For applicants that OPERATE a delivery- or courier-dispatch app connecting independent-contractor couriers to delivery requests. For a rideshare platform, use CWCO-SUP-TNC instead. Complete with CWCO-SUP-CORE and ACORD 125/126/127. Attach the courier agreement and a sample in-app coverage disclosure.

NAMED INSURED / PLATFORM OPERATOR	APP / PLATFORM NAME (IF DIFFERENT)	EFFECTIVE DATE REQUESTED	YEARS OPERATING

MAILING ADDRESS	CITY / STATE / ZIP	WEBSITE / APP STORE LISTING

PRIMARY CONTACT	PHONE	EMAIL	EXPIRING CARRIER / PREMIUM

Business model (check all that apply):

- ☐ Restaurant / food delivery network
- ☐ Grocery or retail delivery network
- ☐ Parcel / package courier network
- ☐ Prescription / pharmacy delivery
- ☐ Alcohol delivery (attach CWCO-SUP-LIQ)
- ☐ Multi-category / general courier platform

A PLATFORM PROFILE & OPERATIONS

DESCRIPTION OF THE PLATFORM AND HOW IT CONNECTS COURIERS TO DELIVERY REQUESTS

TOTAL ACTIVE COURIERS (TRAILING 12 MONTHS)	TOTAL COMPLETED DELIVERIES (TRAILING 12 MONTHS)	ANNUAL PLATFORM REVENUE ($)	AVERAGE DELIVERY DISTANCE (MILES)

STATE / METRO AREA OF OPERATION	LAUNCH DATE	ACTIVE COURIERS	DNC / TNC PERMIT OR REGISTRATION HELD?

A1 Has the applicant confirmed, state by state, whether transportation network company insurance statutes extend to delivery-only operations, or whether they apply solely to passenger transport? ☐ Yes ☐ No

IF YES, EXPLAIN

Delivery platforms occupy a materially grayer regulatory space than rideshare — TNC statutes were largely drafted for passenger transportation, and delivery-only operators can fall entirely outside those statutory minimums in a number of states, leaving the applicant's own policy as the sole source of Period 1 protection.

A2 Is the applicant registered with any state or local authority specifically as a delivery network company, courier service, or similar, where such registration exists? ☐ Yes ☐ No

IF YES, EXPLAIN

B COVERAGE PERIOD STRUCTURE

Answer for the applicant's own program, not any statutory floor — see Section A regarding the reduced statutory guardrail for delivery-only operators.

PERIOD 0 — APP OFF. NO COVERAGE IS PROVIDED BY THE APPLICANT; THE COURIER'S PERSONAL AUTO OR PERSONAL LIABILITY APPLIES AS WITH ANY PRIVATE USE. NO RESPONSE NEEDED FOR THIS PERIOD.

Period 1 (app on, awaiting an order) — coverage basis:

- ☐ Primary
- ☐ Contingent (excess of courier's personal policy)
- ☐ Not provided

PERIOD 1 — BODILY INJURY PER PERSON ($)	PERIOD 1 — BODILY INJURY PER ACCIDENT ($)	PERIOD 1 — PROPERTY DAMAGE ($)	PERIOD 1 — DEDUCTIBLE ($)

Periods 2 & 3 (order accepted through delivery completion) — coverage basis:

☐ Primary, first-dollar ☐ Contingent ☐ Excess only

PERIODS 2 & 3 — COMBINED SINGLE LIMIT ($)	CONTINGENT COMPREHENSIVE / COLLISION DEDUCTIBLE ($)	UNINSURED / UNDERINSURED MOTORIST LIMIT

B1 Is coverage provided during Period 1 at all, given that many delivery platforms provide none while a courier is logged in and awaiting an order? ☐ Yes ☐ No

IF YES, EXPLAIN

B2 Does coverage during Periods 2 and 3 apply without regard to whether the courier's personal insurer has denied the claim? ☐ Yes ☐ No

IF YES, EXPLAIN

C COURIER ONBOARDING & SCREENING

C1 Are criminal background checks performed on every courier prior to activation on the platform? ☐ Yes ☐ No

IF YES, EXPLAIN

C2 Are motor vehicle records pulled at onboarding for any courier who will use a licensed motor vehicle, and re-screened on a recurring schedule? ☐ Yes ☐ No

IF YES, EXPLAIN

MINIMUM COURIER AGE	VEHICLE INSPECTION REQUIRED AT ONBOARDING?	DOES APPLICANT VERIFY COURIER'S OWN INSURANCE?	ONGOING / PERIODIC RE-VERIFICATION?

C3 What happens if a courier's personal auto insurance lapses — is the courier automatically deactivated from the platform? ☐ Yes ☐ No

IF YES, EXPLAIN

C4 Are couriers disqualified for a specified period following a DUI, reckless driving conviction, or at-fault accident? ☐ Yes ☐ No

IF YES, EXPLAIN

D MICROMOBILITY FLEET — E-BIKES, E-SCOOTERS & MOPEDS

This is a fast-growing (roughly 19% CAGR) and frequently under-addressed segment of delivery fleets. Complete this section if any courier uses a device other than a standard licensed motor vehicle.

Micromobility applicability:

☐ No micromobility devices used — skip section ☐ Couriers use e-bikes, e-scooters, mopeds, or bicycles

DEVICE TYPE	# OF COURIERS USING	% OF TOTAL DELIVERIES	APPLICANT-SUPPLIED OR COURIER-OWNED?

Device types: pedal bicycle (no motor); Class 1 e-bike (pedal-assist, ≤20 mph); Class 2 e-bike (throttle, ≤20 mph); Class 3 e-bike (pedal-assist, ≤28 mph); e-scooter; moped or motorized scooter requiring registration.

D1 Does the applicant verify that each e-bike or e-scooter used by a courier is properly classified and within legal wattage/speed limits for its class, rather than a modified or 'de-limited' unit exceeding those limits? ☐ Yes ☐ No

IF YES, EXPLAIN

A device exceeding roughly 750 watts or 28 mph without pedaling is legally a moped or motorcycle in most states, requiring registration, a driver's license, and separate insurance — an unregistered out-of-spec unit complicates liability and may void coverage entirely.

D2 Does the applicant supply, rent, or require couriers to use specific e-bikes, e-scooters, or batteries as a condition of platform access? ☐ Yes ☐ No

IF YES, EXPLAIN

If the applicant supplies or mandates equipment, product-liability and negligent-maintenance exposure for battery failures and mechanical defects can reach the platform directly, not just the courier or manufacturer.

D3 If equipment is supplied, is there a documented maintenance, battery-charging, and replacement protocol? ☐ Yes ☐ No

IF YES, EXPLAIN

D4 Are couriers required to charge batteries only with the manufacturer-approved charger, and is there any guidance or restriction on charging locations (e.g., discouraging overnight charging in residential units)? ☐ Yes ☐ No

IF YES, EXPLAIN

D5 Has the applicant experienced any battery fire, thermal event, or related property damage claim involving courier equipment? ☐ Yes ☐ No

IF YES, EXPLAIN

D6 Are couriers required to complete any safety training specific to bike-lane, sidewalk, and pedestrian-right-of-way rules before using a micromobility device? ☐ Yes ☐ No

IF YES, EXPLAIN

D7 Does the applicant require or provide helmets or other protective equipment for micromobility couriers? ☐ Yes ☐ No

IF YES, EXPLAIN

D8 Are micromobility devices covered under the auto liability program described in Section B, or does the applicant carry separate micromobility/general liability coverage for these units? ☐ Yes ☐ No

IF YES, EXPLAIN

Standard commercial auto policies frequently do not respond to bicycles, e-bikes, or unregistered scooters at all — this exposure often needs to be placed as a distinct coverage part rather than assumed within Section B.

E CARGO & FOOD SAFETY IN TRANSIT

E1 Does the platform facilitate delivery of temperature-sensitive or perishable goods (hot food, groceries, frozen items)? ☐ Yes ☐ No

IF YES, EXPLAIN

E2 Are couriers required to use insulated bags or temperature-controlled equipment for perishable deliveries? ☐ Yes ☐ No

IF YES, EXPLAIN

E3 Does the platform facilitate delivery of alcohol, prescription medication, or other age- or identity-restricted items? ☐ Yes ☐ No

IF YES, EXPLAIN

If alcohol delivery is offered, attach CWCO-SUP-LIQ.

E4 Is there a documented protocol for verifying age or identity at the point of restricted-item delivery? ☐ Yes ☐ No

IF YES, EXPLAIN

E5 Does the platform provide any guarantee, replacement policy, or refund process for damaged, spoiled, incorrect, or missing orders? ☐ Yes ☐ No

IF YES, EXPLAIN

E6 Has the applicant experienced any claim alleging foodborne illness, food tampering, or contamination attributed to courier handling? ☐ Yes ☐ No

IF YES, EXPLAIN

F DOORSTEP & CONTACTLESS DELIVERY

F1 Does the platform support contactless / leave-at-door delivery? ☐ Yes ☐ No

IF YES, EXPLAIN

F2 Is photo-confirmation of delivery captured at the point of drop-off? ☐ Yes ☐ No

F3 Does the applicant have a documented process for handling disputes over non-delivery, package theft ('porch piracy'), or delivery to the wrong address? ☐ Yes ☐ No

IF YES, EXPLAIN

F4 Has the applicant experienced any claim for injury occurring at a delivery location — slip and fall, dog bite, or similar premises-related incident involving a courier? ☐ Yes ☐ No

IF YES, EXPLAIN

G VICARIOUS LIABILITY & PLATFORM CONTROL

G1 Does the platform algorithmically assign specific routes, orders, or delivery sequencing to couriers, or does it merely present available orders for the courier to accept or decline? ☐ Yes ☐ No

IF YES, EXPLAIN

Courts increasingly evaluate the degree of operational control a platform exercises — assigned routes, enforced time windows, monitored acceptance rates — when determining whether a delivery platform can be held vicariously liable for a courier's conduct despite independent-contractor classification.

G2 Does the applicant enforce delivery-time windows or penalize couriers (deactivation, reduced order access) for declining orders or missing time targets? ☐ Yes ☐ No
IF YES, EXPLAIN

G3 Are all couriers classified as independent contractors rather than employees? ☐ Yes ☐ No
IF YES, EXPLAIN

G4 Has the applicant's worker classification been challenged in litigation, arbitration, or by a state labor agency in any jurisdiction? ☐ Yes ☐ No
IF YES, EXPLAIN

Worker misclassification exposure is not covered by this supplemental — attach CWCO-SUP-EPLI if employment practices coverage is being placed alongside this program.

G5 Does the courier agreement / terms of service include an indemnification provision in the applicant's favor? ☐ Yes ☐ No
IF YES, EXPLAIN

G6 Does the applicant process customer or courier payment data directly, or is that fully outsourced to a third-party payment processor? ☐ Yes ☐ No
IF YES, EXPLAIN

If the applicant stores or processes payment or personal data directly, attach CWCO-SUP-CYBER.

H VEHICLES & TECHNOLOGY (LICENSED MOTOR VEHICLES)

Licensed vehicle ownership on the platform:
☐ 100% courier-owned vehicles ☐ Some applicant-owned or leased fleet vehicles ☐ Third-party rental partnership for couriers

H1 If any fleet vehicles are owned or leased by the applicant, are those vehicles scheduled on a commercial auto policy? ☐ Yes ☐ No
IF YES, EXPLAIN

If yes to H1, attach CWCO-SUP-AUTO for the complete vehicle and driver schedule for those units.

H2 Does the app track courier location and delivery status in real time while logged in? ☐ Yes ☐ No

H3 Is there a maximum consecutive driving-time or hours-logged-in limit enforced by the app? ☐ Yes ☐ No
IF YES, EXPLAIN

I CLAIMS HANDLING & INCIDENT RESPONSE

I1 Is 24/7 claims reporting available to couriers, customers, and third parties? ☐ Yes ☐ No

DESCRIBE THE CLAIMS HANDLING PROCESS FOR AN INCIDENT OCCURRING IN EACH PERIOD, INCLUDING FOR MICROMOBILITY DEVICES — WHO ADMINISTERS THE CLAIM, AND HOW IT COORDINATES WITH THE COURIER'S PERSONAL INSURANCE

I2 Does the applicant maintain a dedicated safety or trust & safety team to review incident reports and courier conduct? ☐ Yes ☐ No
IF YES, EXPLAIN

I3 Is there a documented courier deactivation policy for safety violations, and is it consistently enforced? ☐ Yes ☐ No
IF YES, EXPLAIN

J COVERAGE REQUESTED

Coverage parts requested:
☐ Period 1 contingent/primary liability ☐ Periods 2 & 3 primary liability ☐ Contingent comprehensive & collision
☐ Micromobility / non-auto liability ☐ Cargo / product liability ☐ Excess / umbrella over program

EXCESS / UMBRELLA LIMIT REQUESTED ($)	AGGREGATE LIMIT REQUESTED ($)	SELF-INSURED RETENTION, IF ANY ($)

Additional coverages to be placed alongside this program (attach the corresponding CW&Co supplemental):
☐ Cyber liability (CWCO-SUP-CYBER) ☐ Employment practices liability (CWCO-SUP-EPLI) ☐ Liquor liability (CWCO-SUP-LIQ)
☐ Commercial auto — fleet vehicles (CWCO-SUP-AUTO) ☐ None of these

K PRIOR INSURANCE & LOSS HISTORY

Attach currently-valued loss runs for the last 5 years, broken out by coverage period and vehicle type (licensed auto vs. micromobility) where available.

POLICY TERM	CARRIER	COVERAGE PERIOD / TYPE	ANNUAL PREMIUM	# CLAIMS	TOTAL INCURRED

K1 Has any carrier declined, cancelled, or non-renewed coverage for this program in the last 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

K2 Is the applicant aware of any incident, courier conduct issue, or regulatory inquiry that could reasonably give rise to a claim and has not been reported? ☐ Yes ☐ No

IF YES, EXPLAIN

NARRATIVE FOR EACH LOSS OVER $25,000 — CAUSE, WHICH PERIOD AND VEHICLE TYPE IT INVOLVED, CORRECTIVE ACTION TAKEN, AND CURRENT STATUS

L ADDITIONAL INFORMATION

ANYTHING ELSE AN UNDERWRITER SHOULD KNOW — RESTAURANT/RETAIL PARTNER AGREEMENTS, REINSURANCE/FRONTING ARRANGEMENTS, OR PLANNED MARKET EXPANSION

M REPRESENTATIONS & SIGNATURE

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. The applicant confirms that its courier disclosures, equipment classification verification, and claims cooperation procedures comply with applicable state law in every jurisdiction in which it operates.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE

PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE