

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for delivery and courier platforms. Priorities reflect typical exposure; confirm against markets and courier mix.

COREPREVALENTSITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Delivery Auto Program (Periods 1-3)	Covers couriers in cars from app-on through delivery — delivery-only platforms may fall outside TNC statutes.	CORE
☐ Micromobility Liability	Covers couriers on e-bikes and scooters, which commercial auto often excludes.	PREVALENT
☐ General Liability	Covers the company's own operations and injuries at delivery locations.	CORE
☐ Cargo / Goods in Transit	Covers damaged, spoiled, or lost orders.	SITUATIONAL
☐ Excess / Umbrella	Adds limits above the delivery program.	PREVALENT
☐ Cyber Liability	Covers customer, courier, and payment data.	PREVALENT
☐ Employment Practices	Covers employment claims — misclassification and wage claims are often excluded.	SITUATIONAL
☐ Workers' Compensation	Covers the company's own employees; contractor couriers may need occupational accident coverage.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is micromobility. Commercial auto policies often don't cover couriers on e-bikes or scooters, and battery fires can reach the platform directly when it supplies or requires the equipment — New York City recorded 268 battery fires in 2023. Platforms should place micromobility as its own coverage part and require UL-certified devices and batteries.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.