CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-DNC-CHK Rev. 09-2026

DELIVERY NETWORK COMPANY — COVERAGE CHECKLIST

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.

CORE **PREVALENT** **SITUATIONAL** — *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