

State: Kentucky

Link: <http://insurance.ky.gov/PPC/Default.aspx>

Description: COVID-19KY Message from Governor

Note from Governor dated 3/30/20:

in part states that On March 25, 2020, Executive Order 2020-257 was issued closing all businesses that are not life-sustaining and requiring business that remain open to follow guidance issued by the CDC and Kentucky Department of Public Health related to social distancing and hygiene. As a result, in order to maintain their business operations, businesses that do not normally offer delivery may begin to offer such services, and employees may be providing delivery services temporarily using their own insured personal vehicles.

Personal automobile insurance policies do not typically provide coverage for vehicles used for commercial purposes. To ensure that those providing temporary delivery services have coverage under their personal automobile insurance policies, insurers shall not deny a claim under a personal automobile insurance policy solely because the insured was engaged in delivery services on behalf of a business impacted by the closures necessitated by the Governor's Executive Order.

Disclaimer: The information outlined above is provided for informational purposes only.
It is not intended, nor should it be considered as legal advice.
Please refer to the respective State website for more information.