

Food Delivery Auto Insurance Info for Members

As the demand for food delivery increases, it is important for our members and persons participating as food delivery drivers to know what is required in terms of automobile insurance for delivery drivers. If your restaurant delivers food directly to consumers (not through third party delivery companies) you should ensure your delivery vehicle(s) are properly insured. If your restaurant works with a third-party delivery company, the drivers of that company are responsible for properly insuring their vehicle. For more information, please see the following message from Manitoba Public Insurance:

Important Auto Insurance Coverage Information for Food Delivery Services

The popularity of food delivery service apps has greatly expanded choice for consumers. It has also increased the number of opportunities to work in food delivery – and this has increased the importance for delivery drivers to be fully informed about the auto insurance requirements for how they use their vehicle.

Restaurants that are expanding or adding their own delivery services should also be aware of insurance requirements.

In Manitoba, courier and delivery vehicles, including those that deliver food for a restaurant or a third-party delivery service, must carry Common Carrier-Local insurance if deliveries are conducted more than four days in one month or more than 1,609 km during a registration period.

Drivers who use their vehicles for food deliveries and who exceed the maximum delivery frequencies under All-Purpose insurance require Common Carrier-Local insurance to ensure their coverage is valid in event of a collision.

If you have questions or would like more information about common carrier insurance, please contact your Autopac agent or visit www.mpi.mb.ca.