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## TO: All Insurers Writing Personal Automobile Insurance in Virginia

Insurers that write private passenger automobile insurance in Virginia should be aware that the “public or livery conveyance” exclusion in the policy only applies when the insured offers his vehicle to the **general public for hire**. For example, offering the vehicle to the public as a taxi is the use of the vehicle as a “public or livery conveyance.”

The Bureau’s position is that insureds who have now started using their personal automobiles to deliver prepared food, medicine, or groceries for their employer are NOT offering their vehicles to the general public for hire. Thus, it’s the Bureau’s position that the use of these personal automobiles in this manner does not fall under the public or livery conveyance exclusion.

The Bureau will carefully monitor complaints pertaining to claim denials and through reviews of denied claims during market examinations to ensure that insurers are applying the public or livery exclusion appropriately.

This communication does not apply to property transportation network companies (PTNCs) that carry property for hire and are regulated under Section 46.2-2143.2 of the Code of Virginia. However, the Bureau encourage insurers to temporarily relax their interpretations of the public or livery exclusion as it applies to PTNCs as the need for individuals to deliver goods to households that are under shelter-in-place orders continues to grow during the pandemic.

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