



Dear RMS Agents & Brokers –

In response to the COVID-19, our early focus was on family, friends and colleagues. As we entered this week, while many activities paused, we know that running a business never stops. As discussed in my last message, RMS Hospitality Insurance Team is committed to being at your service when you need us most, and for all the times in between. We are always listening to our agents and brokers needs to assist in the proper risk management of their hospitality clients.

We hear your concerns on the topic of HNOA coverage where the landscape for this exposure has dramatically changed. Many clients venues have turned to take-out, and delivery of their food product as their sole source of revenue.

With that stated, and upon review of our platform, we will afford delivery service if you maintain a general Liability policy through RMS that includes the HNOA endorsement.

The following mandatory loss control/special restrictions must be adhered to for

coverage to be afforded/triggered in the event of an HNOA loss while acting as a delivery agent;

- The attached mandatory HNOA loss control/special restrictions form (found here: www.rmshg.com) must be agreed & adhered to and signed by the Named Insured or Officer of Named Insured Entity,
- Before driving on behalf of the named insured no delivery driver or prospective delivery driver will be allowed to operate a vehicle unless the agent/broker or client submits a currently dated MVR,
- No coverage will be activated for the HNOA unless the MVR of delivery driver is uploaded in your [broker portal](#) to named insureds file.
- No coverage will be activated if the MVR for the delivery driver reflects non-compliance with mandatory loss control/special restrictions.
- These restrictions/requirements do not apply to truly incidental HNOA driving (e.g. Post office errands, bank deposits, etc)

Again, these extraordinary times reinforce the need for us to act together and RMS will assist our agent/broker network partners and hospitality clients wherever we can. Contact your assigned RMS underwriter to begin the process.

Note: Don't forget to request our HNOA Driver Loss Prevention video and Bike Delivery video specifically designed for your hospitality clients

Best,

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