

# STATE OF NEW YORK

1162

2025-2026 Regular Sessions

## IN SENATE

January 8, 2025

Introduced by Sen. KRUEGER -- read twice and ordered printed, and when printed to be committed to the Committee on Consumer Protection

AN ACT to amend the general business law, in relation to requiring third-party food delivery services maintain insurance through a group policy that covers bodily injury or death arising out of or resulting from qualifying accidents involving a delivery person

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Paragraph (d) of subdivision 1 of section 391-v of the  
2 general business law, as added by chapter 693 of the laws of 2021, is  
3 amended and three new paragraphs (e), (f), and (g) are added to read as  
4 follows:

5 (d) "Third-party food delivery platform" means the online or mobile  
6 platform of the third-party food delivery service on which a consumer  
7 can view products available for sale and place an order for a food  
8 service establishment's products or on which a delivery driver can  
9 accept and facilitate orders.

10 (e) "Delivery driver" means any individual who conveys products from a  
11 food service establishment to a customer on behalf of a third-party food  
12 delivery service. For the purposes of this paragraph, multiple delivery  
13 drivers who share one account with a third-party food delivery service  
14 shall each qualify as a delivery driver.

15 (f) "Qualifying accident" means a vehicular accident involving a  
16 delivery driver that occurs while the delivery driver is logged into a  
17 third-party food delivery platform and working on behalf of a third-par-  
18 ty food delivery service.

19 (g) "Qualifying vehicle" means any two or three-wheeled vehicle, other  
20 than a motorcycle that carries its own liability insurance per the  
21 requirements of article six of the vehicle and traffic law, at the time  
22 of the qualifying accident.

EXPLANATION--Matter in italics (underscored) is new; matter in brackets  
[-] is old law to be omitted.

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1 § 2. Section 391-v of the general business law is amended by adding a  
2 new subdivision 3 to read as follows:

3 3. Each third-party food delivery service shall maintain insurance  
4 through a group policy that covers bodily injury or death arising out of  
5 or resulting from qualifying accidents involving a delivery person  
6 subject to the following provisions:

7 (a) Benefits shall be limited to only those qualifying accidents  
8 involving delivery persons who are operating a qualifying vehicle.

9 (b) Benefits shall be limited to payments for basic economic losses up  
10 to fifty thousand dollars per person. For the purpose of determining  
11 basic economic loss, qualifying expenses shall be determined in accord-  
12 ance with the definitions and limitations of section five thousand one  
13 hundred two of the insurance law.

14 (c) The policy of liability insurance maintained by the third-party  
15 food delivery service in accordance with this section shall provide for  
16 the payment on benefits for qualifying accidents to all persons, other  
17 than those explicitly excluded in this subdivision, for loss arising out  
18 of the use or operation of a qualifying vehicle by a delivery driver in  
19 New York. Persons eligible for benefits shall include, but are not  
20 limited to: (i) delivery drivers; (ii) pedestrians; and (iii) cyclists  
21 who are not delivery drivers who experience basic economic loss in  
22 accordance with the provisions of paragraph (b) of this subdivision.  
23 Persons shall be eligible for benefits irrespective of state residency  
24 or citizenship status so long as the qualifying accident occurs in New  
25 York. The payment of benefits shall be awarded irrespective of who was  
26 at fault, liable, or responsible for the qualifying accident. Occupants  
27 of a motor vehicle and occupants of a motorcycle that carries its own  
28 liability insurance per the requirements of article six of the vehicle  
29 and traffic law shall not be eligible for benefits.

30 (d) An insurer may exclude from coverage required by this section the  
31 following individuals:

32 (i) a delivery driver who intentionally causes their own injury or who  
33 is injured as a result of exhibiting dangerous conduct while in an  
34 intoxicated condition or while impaired by the use of a drug, or

35 (ii) any other person who intentionally causes their own injury or who  
36 is injured as a result of exhibiting dangerous conduct while in an  
37 intoxicated condition or while impaired by the use of a drug.

38 (e) Insurance maintained by any third-party food delivery service to  
39 satisfy the requirements of this section shall be offered without a  
40 deductible. A third-party food delivery service may maintain insurance  
41 to satisfy the requirements of this section through a third-party insur-  
42 er, so long as the requirements of this section are met.

43 (f) Insurance offered by any third-party food delivery service to  
44 satisfy the requirements of this section shall be primary to any health  
45 insurance policies that would otherwise cover the basic economic losses  
46 defined in this section.

47 (g) A delivery driver shall receive benefits in accordance with this  
48 section irrespective of the delivery driver's immigration status or  
49 status as an independent contractor. A delivery driver interfacing with  
50 a third-party food delivery service at the time of a qualifying accident  
51 shall receive benefits in accordance with this section irrespective of  
52 whether the delivery driver's vehicle is in compliance with federal,  
53 state, or local requirements, including registration requirements.

54 § 3. This act shall take effect on the one hundred eightieth day after  
55 it shall have become a law.