

House Transportation
Jaclyn Hall
Executive Director
North Dakota Association for Justice
HB 1440

Chairman Ruby and members of the House Judiciary Committee, my name is Jaci Hall and I am the Executive Director of the North Dakota Association for Justice. Today, I am urging you to vote a DO Pass on HB 1440 as amended.

The North Dakota Association for Justice is comprised of attorneys who practice in the courts. We represent all areas of the law and our mission is to ensure everyone gets access to due process and to preserve the 7th Amendment of the Constitution. One of our areas we practice in is personal injury and wrongful death.

The amended version of HB1440 creates a delivery transport model like the passenger transport model created a few sessions ago for passenger transport companies. By using the NCOIL model, HB1440 will provide oversight and coverage for delivery drivers.

Without this framework, many delivery drivers find they are not covered by insurance in the event of an accident. Sometimes, these drivers are unaware they do not have proper coverage. If a driver uses their vehicle and travels for more miles for business used than for pleasure in a month, they will lose personal coverage without a business use rider or commercial coverage. Because of this, many insurance agencies will not provide coverage to these individuals who works for these types of companies.

In the event of an accident and the delivery driver does not have coverage, the claim falls on the victim. In the last year, many accidents and even a wrongful death have occurred without proper coverage. HB1440 will address and remove this issue.

NDAJ supports HB1440 and asks the committee to consider an emergency clause on the bill. This will ensure these individuals are insured sooner rather than later. By ensuring these drivers have proper coverage, the cost does not fall back onto the victim and increase premiums.

Thank you for the opportunity to provide testimony today. If you have any questions, please contact me at the email address and phone number below.

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