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State Insurance Regulatory Authority

Level 14-15

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Sydney NSW 2000

Dear SIRA,

DoorDash welcomes the opportunity to provide input on the State Insurance Regulatory Authority's discussion paper on personal injury insurance arrangements for food delivery riders in the gig economy. DoorDash is a technology company that connects consumers with their favorite local and national businesses in more than 4,000 cities in Australia, the United States, and Canada. Founded in 2013, DoorDash enables local businesses to address consumers' expectations of ease and immediacy and thrive in today's convenience economy. By building the last-mile logistics infrastructure for local commerce, DoorDash is bringing communities closer, one doorstep at a time. DoorDash launched in Australia in 2019 and is currently operating in all states and territories, serving over 20,000 businesses and reaching over 80 percent of the Australian population.

DoorDash also welcomed the opportunity to respond to the SafeWork NSW Joint Taskforce on Food Delivery Rider Safety and support the efforts of that investigative Taskforce. We appreciate the opportunity to continue to engage with regulators in New South Wales to better address rider safety needs and explore ways to implement best practices to provide injury insurance to the couriers that use our platform, called Dashers. Most Dashers do relatively little work on the platform. On average, Dashers work less than three hours per week and many regularly exercise the option to pause work for weeks or months at a time. Overall, 83% of Dashers report that gig work is not their primary source of income. Rather, it is an often critical source of supplemental income that allows workers to cover an unexpected expense or ensure all the bills are paid on time. Access to flexible work like dashing has taken on increased importance during the COVID 19 Pandemic. Between March and September last year, more than 17,000 new Dashers joined the platform and, together with existing Dashers, earned more than \$30 million.

We believe in enhancing Dashers' economic security while preserving the vital source of supplemental income DoorDash provides to workers across the country who choose our platform because of the flexibility and independence it offers. We are proud to support Dashers by

providing personal accident insurance for covered incidents should they occur while on a DoorDash delivery. All Australian based Dashers are eligible for personal accident insurance coverage (subject to policy terms) at no cost to them. Dashers do not need to sign up or enroll and there are no associated premiums, excess, or co-payments.¹

Comments on SIRA's consultation on personal injury insurance arrangements for food delivery riders in the gig economy discussion paper: While DoorDash supports SIRA's Option 1 proposal to maintain the status quo because we already provide personal peers insurance to Dashers (subject to policy terms) free of charge, we call on our industry partners to invest in rider safety and do the same. As such, we primarily encourage SIRA to advise the NSW Government to adopt Option 2 as outlined in the discussion paper, which would require gig platforms to provide personal injury insurance for food delivery riders sourced from the insurance market. DoorDash provides comprehensive personal accident insurance coverage that is appropriately sized for Dashers and the work that they do. This is the simplest and most effective option for the Government to quickly guarantee that there is appropriate insurance coverage for food delivery riders.

Requiring companies to provide personal injury insurance allows couriers' claims to be paid out quickly and does not burden them with any additional bureaucratic processes to access much needed assistance after an accident. This is especially important for the couriers, as the discussion paper notes, who are students, recent migrants, and temporary residents who may be unfamiliar with or intimidated by governmental processes and may not remain in Australia long enough to sort through a governmental claim. Filing a claim and accessing coverage can be as easy as using a platform's app, a system with which couriers are already familiar. Global food delivery platforms are also in the best position to serve the couriers whose primary language is not English and can offer quick, around-the-clock responses to a courier that reports an injury through a platform's app and see those claims through whether or not a rider remains in Australia.

Options 3, 4, or 5, as presented in the discussion paper, would all require lengthy regulatory processes to even reach implementation stage as SIRA and the NSW Government investigate the details of how to establish and fund these governmental schemes. Riders need protection now. That is why DoorDash already provides personal injury insurance free of charge to Dashers and so should the broader industry, as outlined above. Furthermore, establishing a scheme modelled on workers' compensation, as Option 5 proposes, does not appropriately size personal injury insurance for the supplemental nature of this work that most riders are doing just a few hours a week.

¹ Additional information on our occupational hazard insurance policy can be found at: https://help.doordash.com/dashers/s/article/DoorDash-Australia-Group-Personal-Accident-Insurance-FAQs?language=en_AU



We also caution against SIRA advising the Government to adopt Option 6, which would reclassify food delivery riders as “workers” for the purposes of workers compensation legislation. This approach presents numerous challenges. First, as the discussion paper notes, this option could impose statutory obligations on food delivery platforms to provide suitable duties for injured workers who are able to return to work and protection from termination for six months after the injury. While these may be important protections for full time employees in other industries who live full time in Australia, they are the wrong fit for gig work. Nothing precludes a Dasher from continuing to work on our platform after an injury if the Dasher so chooses. Furthermore, most food delivery riders who may accept or deny available work on a digital platform do not experience a formal termination from their work, they can choose to work, or not, as their schedule allows. Attempting to reclassify food delivery riders as “workers,” even for the purposes of workers compensation alone, could also risk reclassifying them entirely given the multi-factor approach to determining worker classification under federal law. Furthermore, workers compensation is not designed to suit the casual gig worker and the general view is that food delivery couriers in the gig economy would not be covered by workers’ compensation, as noted in the discussion paper.

Platforms like DoorDash provide a critical source of supplemental income to workers all over Australia, allowing them access to flexible work when they need it. We believe it is critically important to protect this new, flexible form of work while ensuring workers receive the safety protections they deserve, including appropriate insurance coverage for injuries. As part of our mission to empower local economies, we are committed to continually working with government stakeholders, third party experts, and the Dasher community to ensure we are implementing best practices designed to promote the safety and economic vitality of our community. We look forward to continuing engagement with SIRA and the NSW Government on these important issues.

Sincerely,

Rebecca Burrows

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