

Are you thinking about driving for a transportation network company such as Uber® or Lyft®?

If yes, there is an optional premium endorsement available that will help to fill in some major insurance coverage gaps. Don't run the risk of not being covered! Our optional Limited Transportation Network Coverage endorsement* on our personal auto policy helps you to avoid a gap in coverage. This endorsement provides coverage during the time your transportation network organization generally provides limited amounts of coverage. Spend less time worrying and more time driving!

How it works:

Between trips (but available for passenger pick-ups)

It is during this 1st phase that the transportation network companies provide extremely limited insurance coverage for their drivers. With the Limited Transportation Network Driver Coverage Endorsement and during this 1st phase, the transportation network driver will be provided with their full personal auto coverages and limits including physical damage coverage if applicable.

While Transporting a Passenger

After the driver has accepted a ride request from a passenger, our endorsement would no longer provide coverage and the driver would rely on the insurance coverage provided by their transportation network company for the final two phases of this process.

While you are transporting a passenger, your liability to third parties is covered by Uber's \$1 million insurance policy. It covers each and every incident that occurs between accepting a trip and reaching the rider's destination. Uber commercial insurance policy covers drivers' liability to riders and takes precedence over any personal auto coverage. If another motorist causes the accident but doesn't have adequate insurance, Uber's policy covers bodily injury of anyone in the rideshare vehicle. As long as a rideshare driver has personal collision or comprehensive insurance on their personal auto policy, Uber's policy covers physical damage that occurs during a trip and is subject to a deductible.

*Provided by IMT Insurance Company