



— Being Covered for Ride Sharing —

Did you know that if you participate in ride sharing such as Uber or Lyft you may not be covered for liability and/or physical damage losses under your current personal auto insurance? Furthermore, if your current personal auto insurance carrier finds out you drive for Uber and/or Lyft, they might non-renew your policy.

Although Uber and Lyft provide liability coverage when you have a passenger in the car, Uber and/or Lyft do not provide for any physical damage coverage and very limited liability coverage for when you are driving around waiting for a fare or driving on your way to a fare; thus, creating potential gaps in coverage.

However, one of our carriers will now help fill potential coverage gaps by providing you with physical damage and liability coverage under your personal auto policy up to your policy limits while you are waiting for a fare or driving towards a fare.

It is important to note that the above only applies to individuals who use their vehicle for ridesharing purposes and not for full service limo or livery companies. If you are a full service livery or limo company, don't worry we got you covered because, after all:

“We speak Insurance, so you don't have to”

To learn more about ridesharing or livery insurance, please [contact](#) one of our licensed agents at 203.235.1025 today!