



Ride-Hailing Insurance FAQs

Q: What does TNC stand for?

A: TNC stands for Transportation Network Company, and includes Uber, Lyft and Sidecar and other ride-hailing companies that provide app-based, on-demand ride services. TNC drivers use their personal vehicles for commercial activities to transport passengers from one place to a set destination. They respond to requests via mobile technology when they are available to accept passengers (i.e., their TNC app is on).

Q: How does the insurance industry define the stages of how a ride-hailing driver is using their personal vehicle?

A: Much of the industry has adopted the following definitions:

- Personal:** Private vehicle is being used for personal reasons, but the TNC app is off.
- Period 1:** Private vehicle is being used and the TNC app has been turned on.
- Period 2:** Private vehicle is being used, the TNC app is on, and a passenger has been accepted but has not yet been picked up.
- Period 3:** Private vehicle is being used and the passenger(s) is either being transported or has arrived at the destination and is exiting the vehicle.

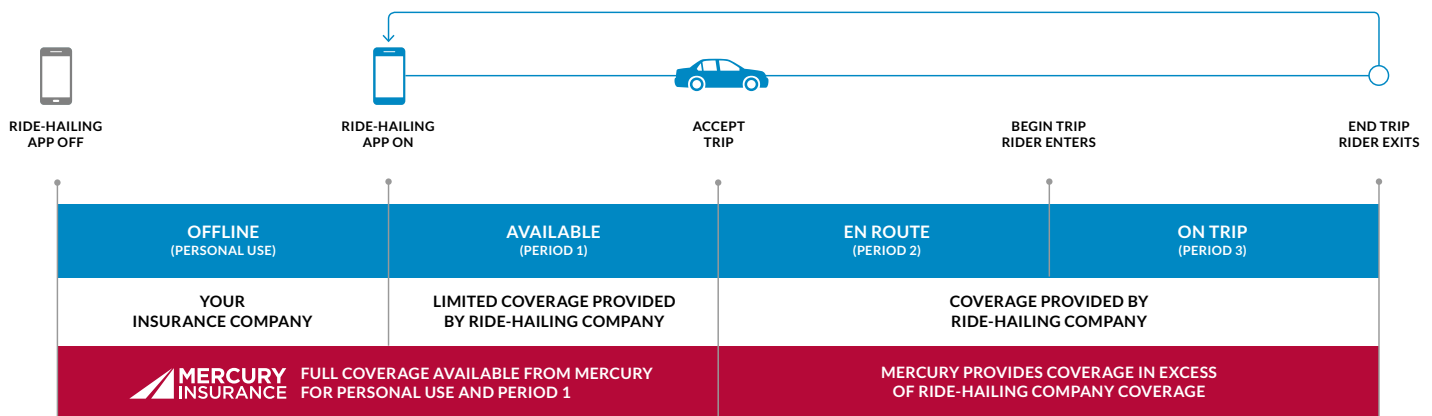
Q: Does my personal auto insurance cover me if I'm a ride-hailing driver?

A: Yes, but only when you are not engaged in Periods 1 through 3. Personal auto insurance coverage only applies when you are using your vehicle for personal transportation and aren't engaged in commercial activities. Personal auto policies don't provide coverage when transporting passengers for hire, which includes Periods 1, 2 and 3 above. In fact, most personal policies specifically exclude this type of activity, which means you probably won't be covered if you get into an accident.

Q: Do I need to get additional auto insurance coverage if I'm a ride-hailing driver?

A: Yes. Personal auto insurance policies do not cover commercial driving (i.e., working for hire to transport passengers) nor do TNC companies cover personal driving; leaving a potential gap in insurance for ride-hailing drivers during Period 1 of the paying passenger cycle. This means that if drivers get into an accident during Period 1, they may have to pay to repair any damage to their vehicle. Also, the TNC liability coverage, for bodily injury or death, is capped at \$50,000 per person and \$100,000 per accident during Period 1. For property damage resulting from an accident, the amount of coverage available will be \$30,000. These limits may vary by state. If the ride-hailing operator's personal auto insurance policy includes coverages beyond these limits, those additional amounts will likely not apply.

Know Your Coverage



**Q: When does Mercury's ride-hailing insurance come into play?**

A: Mercury's ride-hailing coverage will fill the gaps and provide you with high quality insurance that will not only cover you in Period 1 of the drive cycle, but also provide additional coverage above and beyond your ride-hailing company's insurance in Periods 2 and 3. When this is combined with the TNC's commercial insurance coverage, it provides drivers with protection through all stages.

Q: How does Mercury ride-hailing insurance protect the policyholder?

A: Mercury ride-hailing coverage fills in the gaps during all three stages of the drive cycle when your personal auto policy and the TNC commercial coverage don't protect you. If you get into an accident and you're liable for the damages, Mercury will pay up to the policy limits to fix the damage to the other vehicle(s), they'll pay for any resulting injuries up to your policy limits and pay to have your vehicle fixed, depending of course on the terms of the policy. These coverage limits will be secondary to any applicable ride-hailing company coverage.

Q: What is the cost of Mercury's ride-hailing insurance?

A: The cost will vary depending on your state and the amount and type of coverage you select. Drivers must have a Mercury personal auto insurance policy to add ride-hailing coverage, and the ride-hailing insurance can cost as little as 20 cents a day, depending on your policy premium.

Q: Are there any restrictions on who is eligible for Mercury ride-hailing insurance?

A: You must have a Mercury personal auto policy to be eligible for Mercury's ride-hailing insurance.

Q: What is the minimum coverage required by Mercury for a TNC driver to have a ride-hailing policy with them?

A: A ride-hailing driver must be covered by a TNC commercial policy as their primary coverage when engaged in ride-hailing activities, which is required by law. There is no minimum coverage required on their Mercury policy.

Q: Can I cover more than one vehicle with Mercury's ride-hailing insurance?

A: Yes, as long as you have a Mercury personal auto insurance policy for those vehicles, too.

Q: Does the Mercury ride-hailing policy cover me if I drive another vehicle?

A: Only if the vehicle has been added to the Mercury ride-hailing policy will you, your passengers and the vehicle be insured in the case of covered loss while using the vehicle in TNC activities.

Q: If I have multiple vehicles on my Mercury personal auto policy, can I choose which vehicles I want to add the TNC coverage?

A: Yes, the ride-hailing insurance coverage will be added only to the vehicle(s) that you operate as a TNC driver. This allows you to retain one policy for all of your vehicles, and just add the TNC coverage where needed. Please inform your Mercury Agent or Representative which vehicle(s) you operate as a ride-hailing driver to be sure you have the correct coverage.

Q: Who does the Mercury ride-hailing policy cover?

A: The Mercury ride-hailing insurance policy covers the named TNC driver and any passengers in the car. If you have additional family members listed as drivers of the vehicle, they will be covered by the personal auto policy. If they too are ride-hailing drivers of the vehicle, they will need to be added to the Mercury ride-hailing insurance endorsement.

Q: Why choose Mercury?

A: Mercury offers competitive rates and provides 24/7 claims reporting. Plus, Mercury will guarantee repairs for as long as you own your vehicle if they are completed at Mercury-authorized direct repair facility.

Q: What if I get into a fender bender?

A: If you're a Mercury Insurance auto policyholder and have been in an auto accident, contact Mercury Insurance at (800) 503-3724 to report the claim.