



BRISTOL WEST
INSURANCE GROUP

RIDESHARE COVERAGE



Generally, a personal auto insurance policy isn't designed to provide you with coverage when you are working as a rideshare driver for companies like Uber® or Lyft™.

Bristol West® Auto offers a coverage option designed for drivers like you. Our Rideshare coverage option is available in your state.

BRISTOL WEST AUTO RIDESHARE COVERAGE OPTION

With the Bristol West Auto Rideshare coverage option you can avoid a potential gap in coverage by extending your personal auto insurance coverage when you are logged in on a company's rideshare app (like Uber or Lyft) and waiting to be matched with your next rider.

Coverage gap? Doesn't the rideshare company's insurance policy cover me when I'm working?

If the rideshare company's policy does provide coverage, it may not apply until you have been matched with a rider. You may not have coverage for the time between when you log into the company's app and when you get matched with a rider. This means you could end up having to pay for damages out of your own pocket in the event of a claim.

Doesn't my personal auto insurance policy cover me when I'm driving for a rideshare company?

Many personal auto insurance providers exclude coverage when you are using your vehicle for rideshare purposes.

What does the Bristol West Rideshare option cover?

Our Rideshare coverage option extends your personal auto insurance coverage through Rideshare Periods 0 and 1 as shown below. Rideshare coverage ends when you accept a ride. Rideshare coverage again applies after the rider exits your car until you accept your next ride.

| Rideshare Periods: | Period 0 | Period 1 | Period 2 | Period 3 | Period 1 |
|---------------------------------------|--|---|---|--|--|
| | Personal Use |  Log On to App |  Accept Ride |  Pick Up Ride |  Rider Exits, Waiting for Next Ride |
| COVERAGE WITH STANDARD AUTO INSURANCE | PERSONAL AUTO POLICY you choose your coverage | Limited Coverage (if excluded from your policy) | RIDESHARE COMPANY'S COMMERCIAL COVERAGE APPLIES | | Limited Coverage (if excluded from your policy) |
| COVERAGE WITH RIDESHARE | PERSONAL AUTO POLICY you choose your coverage | | RIDESHARE COMPANY'S COMMERCIAL COVERAGE APPLIES | | PERSONAL AUTO POLICY you choose your coverage |

Talk to your Independent Agent or broker about the Rideshare coverage option.

Representing



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This brief summary is for illustrative purposes only and is not a policy document. Always review the actual policy for important details on coverages, exclusions, limits, conditions, and terms. Not all products, coverages, and discounts are available in every state.

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