

# 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<sup>®</sup> or Lyft<sup>™</sup>.

Foremost<sup>®</sup> Auto offers a coverage option designed for drivers like you. Our Rideshare coverage option is available in your state. Talk to your Foremost Independent Agent or broker today to find out more.

## FOREMOST AUTO RIDESHARE COVERAGE:

With the Foremost 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.

### 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 Foremost 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 Foremost Independent Agent  
or broker today to learn more!

Representing -



Foremost.com



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