



# Foremost Auto Rideshare Coverage Information



## BACKGROUND

- Rideshare drivers are unlike taxi or limousine drivers, which are traditional livery. Rideshare drivers are non-commercial drivers using their personal vehicle to transport passengers for compensation.
- Ridesharing is gaining in popularity, with an estimated number of over 500,000 drivers in 2015<sup>1</sup>.

<sup>1</sup> Ridesharing: Opportunities for Insurers. AiteGroup LLC. November 2015.

## WHAT IS COVERED UNDER RIDESHARE

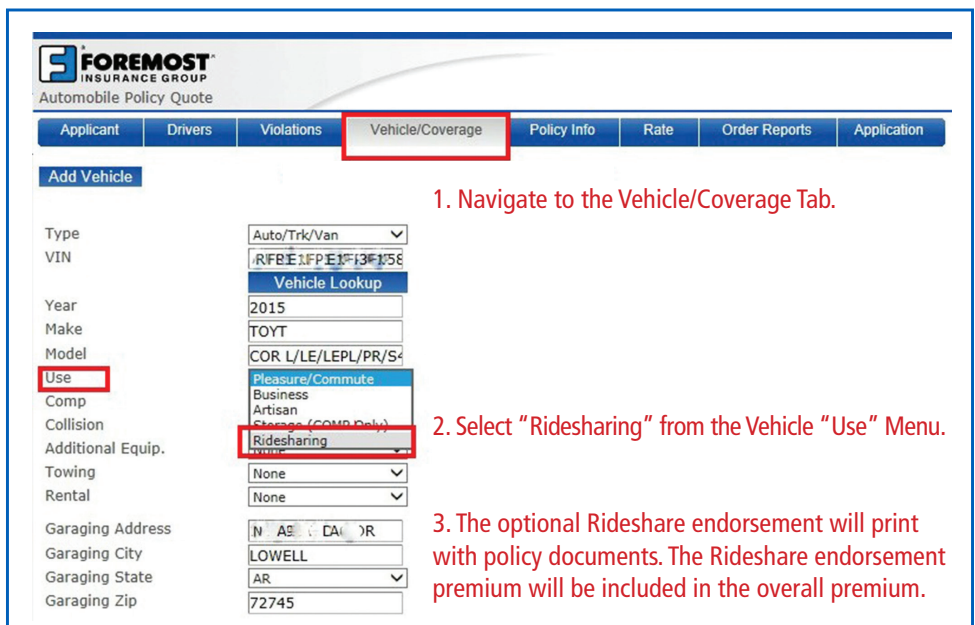
- The Rideshare endorsement applies only to the auto for which the endorsement is listed on the policy Declarations Page.
- This is an extension of those coverages displayed on policy Declarations Page during the time period commencing :
  - **When the insured is available to receive requests for transportation through a digital network or similar connection used by a Transportation Network Company, and**
  - **Ending when the insured and the Rideshare covered auto are engaged in a Prearranged Ride.**

**Prearranged Ride:** Means a period of time that begins when a driver accepts a requested ride through a digital network or similar connection and continues while the driver transports the rider in a personal auto. It ends when the rider departs from the personal auto (periods 2 and 3 in the illustration).

**Transportation Network Company:** means a corporation, partnership, sole proprietorship, or other entity that uses a digital network or similar connection to connect riders to drivers for the purpose of providing transportation.

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

## HOW TO QUOTE RIDESHARE



1. Navigate to the Vehicle/Coverage Tab.

2. Select "Ridesharing" from the Vehicle "Use" Menu.

3. The optional Rideshare endorsement will print with policy documents. The Rideshare endorsement premium will be included in the overall premium.



Not all products, coverages, features or discounts available in all areas.

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