



**PERSONAL AUTO
Rideshare Endorsement**



While rideshare companies will provide you some coverage as a rideshare driver, it's limited and could leave you with large gaps in coverage. Add our Rideshare Endorsement to your existing policy and rest assured that you'll be protected by some of the best coverage available.

How the Rideshare Endorsement Works

This Rideshare Endorsement will partially remove the exclusion of coverage for activities related to driving for rideshare companies. Additionally, the endorsement provides secondary protection while rideshare apps are on.

When the Additional Protection is Available

Period 0

- Rideshare application turned off
- Using vehicle for personal use
- Kemper Specialty policy applies as usual

Period 1





- Rideshare application is turned on
- Waiting to find and accept a ride
- Rideshare company provides primary coverage¹
- Kemper Specialty provides secondary coverage

Period 2

- Ride has been accepted
- Enroute to pick up ride
- Rideshare company provides primary coverage¹
- Kemper Specialty provides deductible assistance

Period 3

- Begins at the time the ride enters the vehicle
- Ends once the ride exits vehicle
- Rideshare company provides primary coverage¹
- Kemper Specialty provides deductible assistance

	 Rideshare App Off	 Rideshare App On	 Accept Ride > Pick Up > Ride Exits		 Rideshare App On
	Offline/Personal Use (Period 0)	Available (Period 1)	Accept Ride (Period 2)	Ride In Vehicle (Period 3)	Available (Period 1)
Rideshare Company	No Coverage	Primary	Primary		Primary
Kemper Specialty	Primary	Secondary	Deductible Assistance Available		Secondary

When the Rideshare Endorsement is Not Applicable

Use of an insured vehicle for food delivery and/or courier services remains unacceptable.

Contact your agency to add the Rideshare Endorsement today and get the protection you need.

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1. Contact the rideshare company to verify specific coverage they will provide during each period