

California Department of Insurance



California Insurance Products Available to Transportation Network Companies (TNC) Drivers - updated 6-6-18

Insurer	App on but no passenger request has been accepted	*UM / *UIM coverages	Comprehensive / Collision Medical Payments (Med Pay)	Liability Amounts for TNC services	Coverage while driving for which TNC?	Cost for TNC coverage	*Primary or *Excess	Product Link
Allstate Northbrook Ind. Co.	Period 1 only : Period 1 = TNC App on but no passenger request has been accepted	All three TNC periods <u>IF</u> driver opts to buy it on personal policy	Period 1 <u>IF</u> driver opts to buy it on personal policy. In Periods 2-3, provides comp/ collision deductible assistance <u>IF</u> driver opts to buy comp/collision on personal policy. For example, if a policyholder has a \$1,000 Allstate deductible but they have to pay Lyft's \$2,500 deductible, For rental/tow: coverage applies	Minimum *15/30/5 offered to all drivers. Higher limits are available and may be recommended	All TNCs	Adds 4% to the premium for the TNC vehicle only	Excess coverage only. Allstate has no obligation to pay until the TNC's insurance pays the first \$250k per person, \$300k per accident and \$230k for property damage coverage. Allstate does not pay until the TNC exhausts its coverage	1-800-Allstate
CSAA	*All Three Periods	All three TNC periods <u>IF</u> driver opts to buy it on personal policy	All three TNC periods <u>IF</u> driver opts to buy it on personal policy	Minimum *50/100/30 recommended by CSAA. But drivers that qualify as statutory "good drivers" may buy *15/30/5	All TNCs	Adds approximately 38% to the premium for the TNC vehicle. Must buy auto club membership	Primary subject to other insurance clause	
Farmers Ins. Exchange; Mid-Century Ins.; Truck Ins. Exchange	*Period 1 only	Period 1 <u>IF</u> driver opts to buy it on personal policy	Period 1 <u>IF</u> driver opts to buy it on personal policy	Minimum *50/100/50 recommended by Farmers. But drivers that qualify as statutory "good drivers" may buy *15/30/5	All TNCs	Adds 16% to the vehicle premium for the TNC	Primary subject to other insurance clause	Farmers Rideshare Site

Farmers Specialty Insurance Company; Coast National	*Period 1 only	Period 1 <u>IF</u> driver opts to buy it on personal policy	Period 1 <u>IF</u> driver opts to buy it on personal policy	Minimum *50/100/50 recommended by Farmers. But drivers that qualify as statutory "good drivers" may buy *15/30/5	All TNCs	Adds 8% to the premium for the TNC vehicle.	Primary subject to other insurance clause	Farmers Rideshare Site
Kemper (Financial Kemper (Financial Indemnity Company)	*Period 1 only	Period 1 <u>IF</u> driver opts to buy it on personal policy	Period 1 <u>IF</u> driver opts to buy it on personal policy. Also provides comp/collision deductible assistance during Periods 2 and 3 IF driver opts to buy it on personal policy. For example, if a policyholder has a \$1,000 comp/collision deductible on their Kemper policy, but they drive for Lyft and have to pay Lyft's \$2500 comp/collision deductible, Kemper will pay the \$1500 difference	Minimum *15/30/5 offered to all drivers. Higher limits are available and may be recommended	All TNCs	Adds 10% to the premium for the TNC vehicle only	Excess coverage only. Kemper has no obligation to pay until the TNC's insurance pays the first \$250k per person, \$300k per accident and \$230k for property damage coverage. Kemper does not pay until the TNC exhausts its coverage	Kemper Rideshare Site
Mercury	*Period 1 only	Personal auto policy provides UM/UIM coverage in Period 1 independent of the TNC endorsement being purchased	Period 1 <u>IF</u> driver opts to buy it on personal policy	Minimum *15/30/5 offered to all drivers. Higher limits are available and may be recommended.	All TNCs	Adds premium by applying business use factors to TNC vehicle (Adds 13% to bodily injury, 17% to property damage, 5% to medical payments if medical chosen, no charge for comprehensive, 5% to collision premium if chosen)	Excess coverage only. Mercury has no obligation to pay until the TNC's insurance pays the first \$250k per person, \$300k per accident and \$230k for property damage coverage. Mercury does not pay until the TNC exhausts its coverage	
Met Direct Property & Casualty	*All Three Periods	All three TNC periods <u>IF</u> driver opts to buy it on personal policy	All three TNC periods <u>IF</u> driver opts to buy it on personal policy	Minimum *50/100/50 recommended by Met Direct. But drivers that qualify as statutory "good drivers" But drivers that qualify as statutory "good drivers" may buy *15/30/5	Lyft (and other TN	Based on ratio of Lyft miles driven to total personal miles driven	Primary subject to other insurance clause	Metlife Ridesharing Site

Metromile Ins Co. (formerly written by Nat'l General)	*Period 1 only	Period 1 <u>IF</u> driver opts to buy it on personal policy	Period 1 <u>IF</u> driver opts to buy it on personal policy	Minimum *50/100/50 recommended by Metromile. But drivers that qualify as statutory "good drivers" may buy *15/30/5	UberX (and other	Premium based on TNC miles driven in Period 1 (per-mile rate for TNC in Period 1 (per-mile rate for TNC miles is same as for personal miles)	Primary subject to other insurance clause	Metromile Ridesharing Site
State Farm	*Period 1 only	State Farm does not cover TNC passengers for UM/UIM. It does provide UM/UIM for named Insureds & resident relatives in all three Periods. UM/UIM coverage extends from the personal policy.	All Periods <u>IF</u> driver opts to buy it on personal policy	Minimum *15/30/5 offered to all drivers. Higher limits are available and may be recommended	All TNCs	Adds approx. 16% to premium on all-coverage basis for TNC vehicle (10% to liability, 10% to medical payments if chosen; 25% to collision if chosen; 25% to comprehensive if chosen)	Primary subject to other insurance clause	Call your local State Farm agent
USAA Group: USAA; USAA Cas; USAA Gen; and Garrison	*Period 1 only	Period 1 <u>IF</u> driver opts to buy it on personal policy	Period 1 <u>IF</u> driver opts to buy it on personal policy	Minimum *50/100/50 recommended by USAA. But drivers that qualify as statutory "good drivers" may buy *15/30/5	All TNCs	Adds 7% to the premium for the TNC vehicle only	Primary subject to other insurance clause	

Visit www.insurance.ca.gov/TNC for more info. or call 1-800-927-4357

LEGEND

UM: Uninsured Motorist							
UIM: Underinsured Motorist							
Period 1 :TNC App on but no passenger request has been accepted							
Period 2: A match is made and accepted, but the passenger has not yet entered the vehicle. Period 3: Passenger has been picked up and is in the TNC driver's vehicle							
Liability Amounts 15/30/5: \$15,000 for bodily injury per person, \$30,000 for bodily injury per accident, and \$25,000 for property damage per accident							
Liability Amounts 50/100/50: \$50,000 for bodily injury per person, \$100,000 for bodily injury per accident, and \$50,000 for property damage per accident							
Primary: The primary insurer is first responsible for defending and indemnifying the insured in the event of a covered or potentially covered occurrence or claim							
Excess: An excess policy provides specific coverage above an underlying limit of primary insurance							