



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

Insurer	Liability Coverage for TNC Driving	*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 IE driver opts to buy it on personal policy	Period 1 IE driver opts to buy it on personal policy. In Periods 2-3, provides comp/ collision deductible assistance IE driver opts to buy compensation on personal policy. For example, if a policyholder has a \$1,000 Allstate deductible but they have to pay Lyft's \$2,500 deductible, Allstate will pay the different up to \$2,500. For Med Pay; no coverage 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 IE driver opts to buy it on personal policy	All three TNC periods IE 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 IE driver opts to buy it on personal policy	Period 1 IE 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 premium for the TNC vehicle	Primary subject to other insurance clause	https://www.farmers.com/rideshare.html
Farmers Specialty Insurance Company; Coast National Insurance Company	*Period 1 only	Period 1 IE driver opts to buy it on personal policy	Period 1 IE 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	https://www.farmers.com/rideshare.html
Kemper (Financial Indemnity Company)	*Period 1 only	Period 1 IE driver opts to buy it on personal policy	Period 1 IE driver opts to buy it on personal policy. Also provides comp/collision deductible assistance during Periods 2 and 3 IE 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.	http://pages.email-kemper.com/KemperSpecialtyRideShareEndorsement
Mercury	*Period 1 only	Personal auto policy provides UIM/UIM coverage in Period 1 independent of the TNC endorsement being purchased	Period 1 IE 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 IE driver opts to buy it on personal policy	All three TNC periods IE driver opts to buy it on personal policy	Minimum *50/100/50 recommended by Met Direct. But drivers that qualify as statutory "good drivers" may buy *15/30/5	Lyft (and other TNCs)	Based on ratio of Lyft miles driven to total personal miles driven	Primary subject to other insurance clause	https://www.metdirect.com/
Metromile Ins Co. (formerly written by Nat'l General)	*Period 1 only	Period 1 IE driver opts to buy it on personal policy	Period 1 IE 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 TNCs)	Premium based on TNC miles driven in Period 1 (per-mile rate for TNC miles is same as for personal miles)	Primary subject to other insurance clause	https://www.metromile.com/
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. UIM/UIM coverage extends from the personal policy. It's not part of the TNC Endorsement	All Periods IE 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 IE driver opts to buy it on personal policy	Period 1 IE 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