

How will my policy respond to Ride-Sharing Situations?

Vehicle Type	If You are the Driver/Owner	If You are a Passenger
UBER/Lyft/SideCar: Hailed electronically to provide rides to other persons for a fee	<ul style="list-style-type: none"> • MAP excludes coverage for “anyone injured while occupying your auto while it is being used as a public or livery conveyance.” • Specifically excludes Property Damage and all Optional Insurance Parts. • Vehicles used in this manner would not be eligible for the MAIP or CAR but would be eligible for the Taxi/Limo/Car Service program 	<ul style="list-style-type: none"> • Your own policy’s Personal Injury Protection, Uninsured Motorist, Optional Bodily Injury, Medical Payments, and Underinsured Motorist coverages follow you as a passenger in your own vehicle or someone else’s vehicle. • Your policy would not be primary. The owner’s policy must pay its limits before your policy will respond.
FlightCar/RelayRides/GetAround and Other Ride-Sharing Services: Owner rents his/her car to others through the ride-sharing service for a fee	<ul style="list-style-type: none"> • Would not qualify for a MAP because the vehicle does not meet the private passenger definition: a motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships(2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. 	<ul style="list-style-type: none"> • If you are a passenger in a car someone else is renting through one of these services, your policy’s Personal Injury Protection, Uninsured Motorist, Optional Bodily Injury, Medical Payments and Underinsured Motorist Coverage will follow you as a passenger in your own or someone else’s vehicle. • Your insurer would be looking for the owner’s policy to pay its limits first.
Zipcar: A service where Zipcar members rent cars owned by Zipcar for personal or business use	<ul style="list-style-type: none"> • Zipcar members are free to drive cars by the hour or day with gas and insurance included. Zipcar sedans, hybrids, vans and more are available in neighborhoods, cities and airports around the world. • If a Zipcar member has a personal auto policy, the policy would follow the member when renting a personal automobile with the permission of the owner as long as the Zipcar member is not regularly using the same car. If the Zipcar member will use the same car often, the “Use of Other Auto” endorsement could be added. • Extension of the coverage under the personal auto policy is not worldwide and would be limited to the United States, the U.S. territories and possessions, Puerto Rico, and Canada. 	<ul style="list-style-type: none"> • If you are a passenger in a car someone else is renting from Zipcar or a similar service, your policy’s Personal Injury Protection, Uninsured Motorist, Optional Bodily Injury, Medical Payments and Underinsured Motorist Coverage will follow you as a passenger in your own or someone else’s vehicle. • Your insurer would be looking for the owner’s policy to pay its limits first.