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More Than Half the Nation's Insurance Departments Agree: Personal Insurance Coverage is Inadequate for 'Ridesharing'

Rockville, MD—More than half of US states have now issued insurance warnings about so-called “ridesharing” services such as uberX and Lyft.

After compiling an updated list, the ‘Who’s Driving You?’ campaign has found that 28 states plus the District of Columbia have issued such warnings. New states that had previously not been reported to have issued the warnings include Alaska, Hawaii, Indiana, Kentucky, Maine, New Hampshire and Washington, which join a growing chorus of insurance experts across the nation warning consumers against dangerous gaps in liability coverage for those who work for such “ridesharing” companies.

The new additions, with excerpts from the warnings, include:

[Alaska](#)—“The Division wants Alaskans to know that these programs may result in a denial of insurance for participating vehicle owners, drivers, and passengers. Personal auto insurance is not intended to cover individuals who use their vehicles for commercial purposes.”

[Hawaii](#)—“The Insurance Division recommends that car owners check with their insurers before participating in a car-sharing program to determine if there is any impact on their own personal motor vehicle insurance policies.”

[Indiana](#)—“Your personal auto insurance carrier could cancel your insurance with them if they discover you are using your personal vehicle for commercial use. And, without the proper coverage, you could find you are being held responsible for any and all damages that occur to your vehicle, any other vehicle involved, and injuries your passengers incur.”

[Kentucky](#)—“Both the drivers and the passengers should be aware that a standard personal automobile insurance policy does not cover losses when the vehicle is used for commercial purposes. Some of the company policies are “excess” coverage and would not pay unless the driver’s personal auto insurance paid to the limits of the policy.”

[Maine](#)—“While some TNCs purchase liability protection for their services, questions remain about how coverage would be applied in the event of an accident.”

[New Hampshire](#)—“Obtain a copy of the policy and ask their agent or insurance company to discern whether it covers ride-share activities. Find out who would be responsible if they were injured and whether insurance coverage would be available. The Department urges passengers in these situations not to waive their rights.”

[Washington](#)—“Drivers would need a supplemental policy to cover the commercial use of their vehicles.”

“Now more than half of all states have warned “ridesharing” passengers and drivers to be aware of inadequate insurance coverage when engaged with these services,” said Dave Sutton, spokesperson for ‘Who’s Driving You?’ “You can’t insure a commercial vehicle using personal insurance, period. Uber and Lyft can continue to advertise their ‘excess’ policies, but it won’t change the fact that “ridesharing” drivers are relying on their personal insurance for commercial activity even though commercial activity is specifically excluded from coverage in a personal insurance policy. This places passengers, drivers and the public at great risk.”

A list of all 29 insurance warnings can be found [here](#) on the ‘Who’s Driving You?’ website.

ABOUT US:

‘Who’s Driving You?’ is a public-safety campaign designed to educate the public about the dangers of unlicensed transportation companies. It is an initiative of the Taxicab, Limousine & Paratransit Association, an international non-profit trade association whose membership consists of 1,100 licensed transportation companies. For more information, visit www.WhosDrivingYou.org, follow us on Twitter (@WhosDrivingYou) and follow us on Facebook (facebook.com/WhosDrivingYou)

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