

Press Release

STATE OF OHIO
DEPARTMENT OF INSURANCE
COMMUNICATIONS OFFICE

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Consumer Alert: Transportation Networking Companies (TNC)

Insurance Gaps May Exist for TNC Drivers and Passengers

COLUMBUS — Ohio Lieutenant Governor and Insurance Director Mary Taylor has issued a consumer alert to highlight potential insurance implications for Ohio drivers participating in transportation networking company (TNC) services.

TNCs are companies that offer transportation services for a fee using an online method or an application (such as smart phone apps) to connect potential passengers to drivers using their personal vehicles.

“Ohioans considering these types of services should weigh all factors including any coverage gaps that may exist,” Taylor said. “While the driver may have insurance, his or her policy may or may not provide all the coverage needed should an accident occur.”

The Ohio Department of Insurance wants Ohioans to be aware of the insurance gaps that may exist for TNC drivers and passengers. Most personal auto insurance policies contain exclusions when a person uses their personal vehicle for commercial purposes; such as carrying a person for a fee. Personal automobile insurance is not intended to cover people who are using their vehicles for commercial purposes.

While TNCs may provide liability insurance, they may not provide medical payments coverage, comprehensive, collision, uninsured and underinsured motorist (UM/UIM) coverage, or other types of coverage to fully protect TNC drivers and passengers.

If you are a driver considering employment with a TNC, Taylor offers these tips:

- Review your personal auto insurance policy and the TNC program’s insurance policy.
- Contact your agent, broker or insurance company about potential gaps in your personal automobile or the TNCs’ policy.
- Consider buying a commercial automobile insurance policy that includes coverage for bodily injury or property damage to you and others, and/or for damage caused by an uninsured or underinsured motorist while you are driving passengers for payment.

If you have additional questions regarding your coverage as a TNC driver, call the Ohio Department of Insurance consumer hotline at 1-800-686-1526 for assistance. Insurance information is available at www.insurance.ohio.gov. For the latest insurance information,

you can follow the Department on twitter @OHInsurance and on Facebook at www.facebook.com/OhioDepartmentofInsurance.

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