



**BRISTOL WEST**  
INSURANCE GROUP

## RIDESHARE COVERAGE



Generally, a personal auto insurance policy isn't designed to provide you with coverage when you are working as a rideshare driver for companies like Uber® or Lyft™.

Bristol West® Auto offers a coverage option designed for drivers like you. Our Rideshare coverage option is available in Florida.

## BRISTOL WEST AUTO RIDESHARE COVERAGE OPTION

With the Bristol West Auto Rideshare coverage option you can avoid a potential gap in coverage by extending your personal auto insurance coverage when you are logged in on a company's rideshare app (like Uber or Lyft) and waiting to be matched with your next rider.

### Coverage gap? Doesn't the rideshare company's insurance policy cover me when I'm working?

When you log in to the rideshare company's app, you could be faced with a coverage gap that could require you to pay for damages out of your own pocket, in the event of a claim.

### Doesn't my personal auto insurance policy cover me when I'm driving for a rideshare company?

Many personal auto insurance providers exclude coverage when you are using your vehicle for rideshare purposes.

### What does the Bristol West Rideshare option cover?

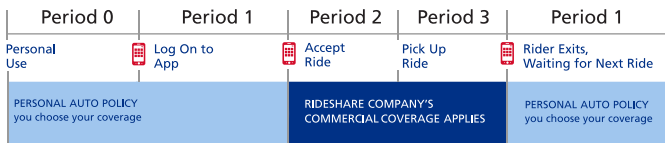
Our Rideshare coverage option in Florida extends your personal auto insurance coverage through Rideshare Periods 0 and 1 as shown below.

Rideshare coverage ends when you accept a ride. Rideshare coverage again applies after the rider exits your car until you accept your next ride.

During Period 1, if a driver's personal policy limits are below the state-required Rideshare limits, the Rideshare company's policy will provide coverage between the personal auto policy's liability limits and the required Rideshare liability limits of 50/100/25.

### What is not covered by the Rideshare Option?

Delivery services that may also be offered by Rideshare companies i.e., Uber Eats, or that allow for the usage of a personal vehicle for delivery services such as Amazon, Shipt, Pizza Delivery etc. are not covered by the Rideshare coverage option.



Representing



Talk to your Independent Agent or broker about the Rideshare coverage option.

This brief summary is for illustrative purposes only and is not a policy document. Always review the actual policy for important details on coverages, exclusions, limits, conditions, and terms. Not all products, coverages, and discounts are available in every state.

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