



# Foremost Auto Rideshare Coverage Information

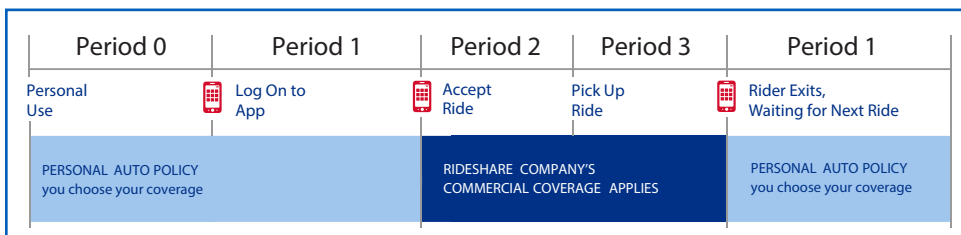
## BACKGROUND

- Rideshare drivers are unlike taxi or limousine drivers, which are traditional livery. Rideshare drivers are non-commercial drivers using their personal vehicle to transport passengers for compensation.
- Ridesharing is gaining in popularity, with an estimated number of over 500,000 drivers in 2015<sup>1</sup>.

<sup>1</sup> Ridesharing: Opportunities for Insurers. AiteGroup LLC. November 2015.

## WHAT IS COVERED WHEN RIDESHARE IS SELECTED

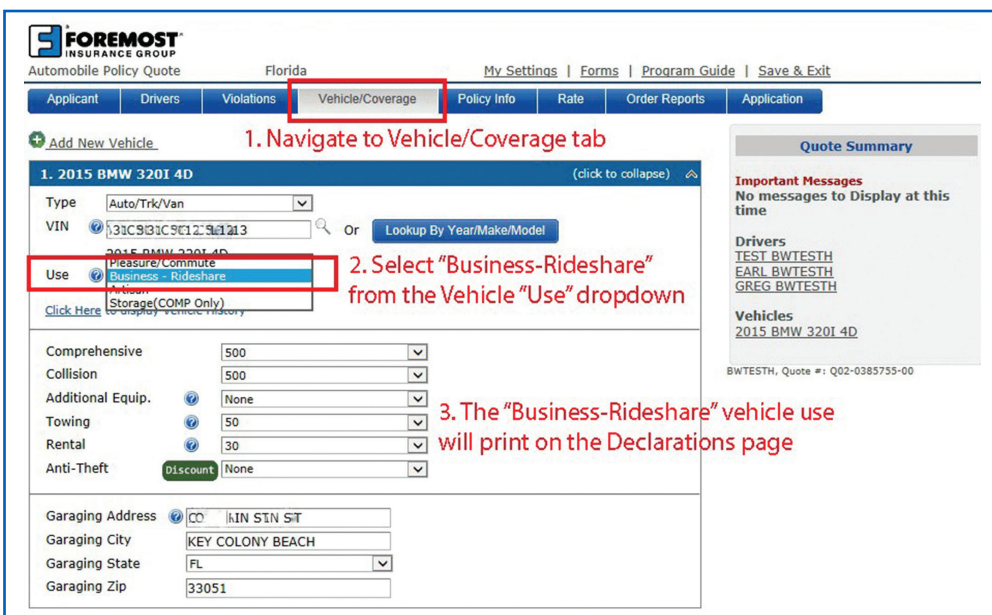
If the vehicle use is designated as Business-Rideshare, then Foremost Auto coverage will be provided in Periods 0 and 1 as shown below.



## UNDERWRITING INFORMATION

- Any vehicle used for rideshare that is not designated as Business-Rideshare is unacceptable.
- Policies with Rideshare option must have Bodily Injury included on the policy. PIP/PD only should not be sold when the Rideshare option is selected.

## HOW TO QUOTE RIDESHARE



**1. Navigate to Vehicle/Coverage tab**

**2. Select "Business-Rideshare" from the Vehicle "Use" dropdown**

**3. The "Business-Rideshare" vehicle use will print on the Declarations page**

Not all products, coverages, features or discounts available in all areas.

