

What's Covered By Your Auto Insurance Policy?



Once you're using your vehicle for commercial purposes like transporting people or goods for payment most personal car insurance policies won't offer the necessary coverage.

Your specific personal auto insurance policy typically covers:

- **Collision:** Accidents involving another vehicle.
- **Comprehensive:** Damage to your vehicle due to theft, hail, fire, vandalism, or hitting an animal.
- **Liability:** Bodily injury and property damage.
- **Uninsured and underinsured motorist:** Accidents involving a driver without insurance or with insufficient coverage.

Does Progressive Offer Rideshare Insurance?

Progressive extends rideshare insurance coverage for individuals driving for companies such as Uber and Lyft.

Moreover, the insurer offers coverage for drivers working with delivery service platforms like Uber Eats or DoorDash.

It's important to note that the extent of coverage between your personal auto policy with rideshare insurance and any insurance provided through the delivery platform may differ depending on the state.

Progressive Rideshare Insurance Coverage

Progressive's rideshare insurance provides comprehensive coverage where your company's commercial auto insurance policy may fall short.

- **App is off:** Even when you're off duty, Progressive's rideshare insurance shields you from excessive fees resulting from accidents and damages.
- **Waiting for a booking request:** While most rideshare company policies cover only property damages and bodily injuries, Progressive's rideshare insurance extends to include comprehensive coverage, collision coverage, uninsured motorist insurance, along with additional services like deductible reimbursement and roadside assistance.
- **Periods 2 and 3:** While rideshare companies often offer increased coverage during these periods, Progressive's rideshare insurance goes further by including roadside assistance and rental car reimbursement. With Uber and Lyft, Progressive matches the \$2,500 deductible.

Do I Need Progressive's Rideshare Insurance?

Progressive mandates the addition of rideshare insurance coverage to your personal auto insurance policy when driving for a rideshare company.

If you're employed by a rideshare company and have a personal auto insurance policy with Progressive, it's imperative to include rideshare coverage.

Failure to do so could lead to Progressive denying any claims associated with your rideshare work.

Even without Progressive's requirement, opting for rideshare insurance is advisable. It fills insurance gaps and provides additional protection beyond what's offered by rideshare companies.

Progressive Rideshare Insurance vs. Rideshare In-App Insurance

Uber, Lyft, and other rideshare companies offer insurance to their drivers, but it's limited and may not provide sufficient coverage.

That's why Progressive insists on drivers adding rideshare insurance to their policies. Rideshare insurance bridges gaps, offers enhanced coverage, and boosts your limits, ensuring added protection even during non-ride periods.

Here are some key differences between in-app insurance from rideshare companies and Progressive's in-house rideshare insurance:

- Rideshare companies typically provide basic coverage while you're en route to pick up a rider or making a delivery. This coverage extends from trip acceptance to drop-off.
- Their insurance includes liability, collision, comprehensive, and uninsured/underinsured motorist coverage only while actively on a trip.
- However, there's a coverage gap between trips, as rideshare companies offer minimal or no protection during this period. Personal insurance providers like Progressive also don't provide coverage for commercial driving.

By adding Progressive's rideshare coverage, you get comprehensive insurance to fill this gap. It covers waiting periods, providing bodily injury, property damage liability, collision, comprehensive, and uninsured/underinsured motorist coverage.

Progressive's rideshare coverage extends beyond what's offered by rideshare companies, ensuring you're fully protected throughout your rideshare endeavors.

Is Progressive the Right Choice for Rideshare Insurance?

Progressive ranks as the third-largest car insurance company nationwide. Yet, not all major insurers provide rideshare coverage. For instance, GEICO excludes rideshare insurance, while State Farm, the largest U.S. insurer, offers it. Allstate and USAA are also among the providers offering this coverage.

Here's why you might favor Progressive for rideshare insurance compared to its competitors:

Seamless Integration: If you're already a Progressive policyholder, adding rideshare insurance is hassle-free. With one policy and one payment, you avoid the complexity of purchasing a separate commercial policy, managing multiple bills, or liaising with different insurers for claims.

Expanded Protection: Progressive's rideshare insurance goes beyond what rideshare companies typically offer. It covers waiting periods and additional aspects like rental car reimbursement, roadside assistance, and personal injury protection.

Deductible Reimbursement: In specific scenarios, Progressive can reimburse your deductible. Suppose Uber requires a \$1,000 deductible, but your Progressive policy has a \$500 deductible. In that case, Progressive will cover the \$500 difference. Without Progressive's rideshare coverage, you'd need to pay the full \$1,000 Uber deductible out of pocket.

Rideshare Car Requirements

- Vehicles must be 15 years old or newer
- Four doors are mandatory
- Cars should be in good condition, devoid of cosmetic damage
- No commercial branding is allowed
- Must pass a state vehicle inspection
- Covered under a personal insurance policy meeting the state's laws

Driver Requirements

- Must possess a valid driver's license
- Proof of residency in your city, state, or province is mandatory
- If driving your own car, proof of vehicle insurance is required
- Submission of a driver profile photo is necessary
- Must successfully pass a screening, considering driving record and criminal history
- Minimum driving age for your city must be met
- Must have at least one year of driving experience with a license in the U.S., or three years if under 25

What occurs if you're involved in an accident while ridesharing without insurance?

While drivers using the rideshare app are covered by the company's insurance policy, the coverage may be restricted if you lack personal auto insurance. For instance, Uber's coverage includes contingent comprehensive and collision insurance. However, if you don't have comprehensive and collision insurance on your personal auto insurance, Uber's policy won't assist you in covering repair or replacement costs for your vehicle.

Is DoorDash Considered Rideshare for Insurance Purposes?

While DoorDash does not fall under the category of a traditional ridesharing service, it does entail using your vehicle to deliver goods.

Consequently, you may require additional auto insurance coverage. Commercial auto insurance or rideshare insurance could be suitable for your needs.

For instance, Progressive's rideshare insurance provides coverage for DoorDash drivers in various scenarios.