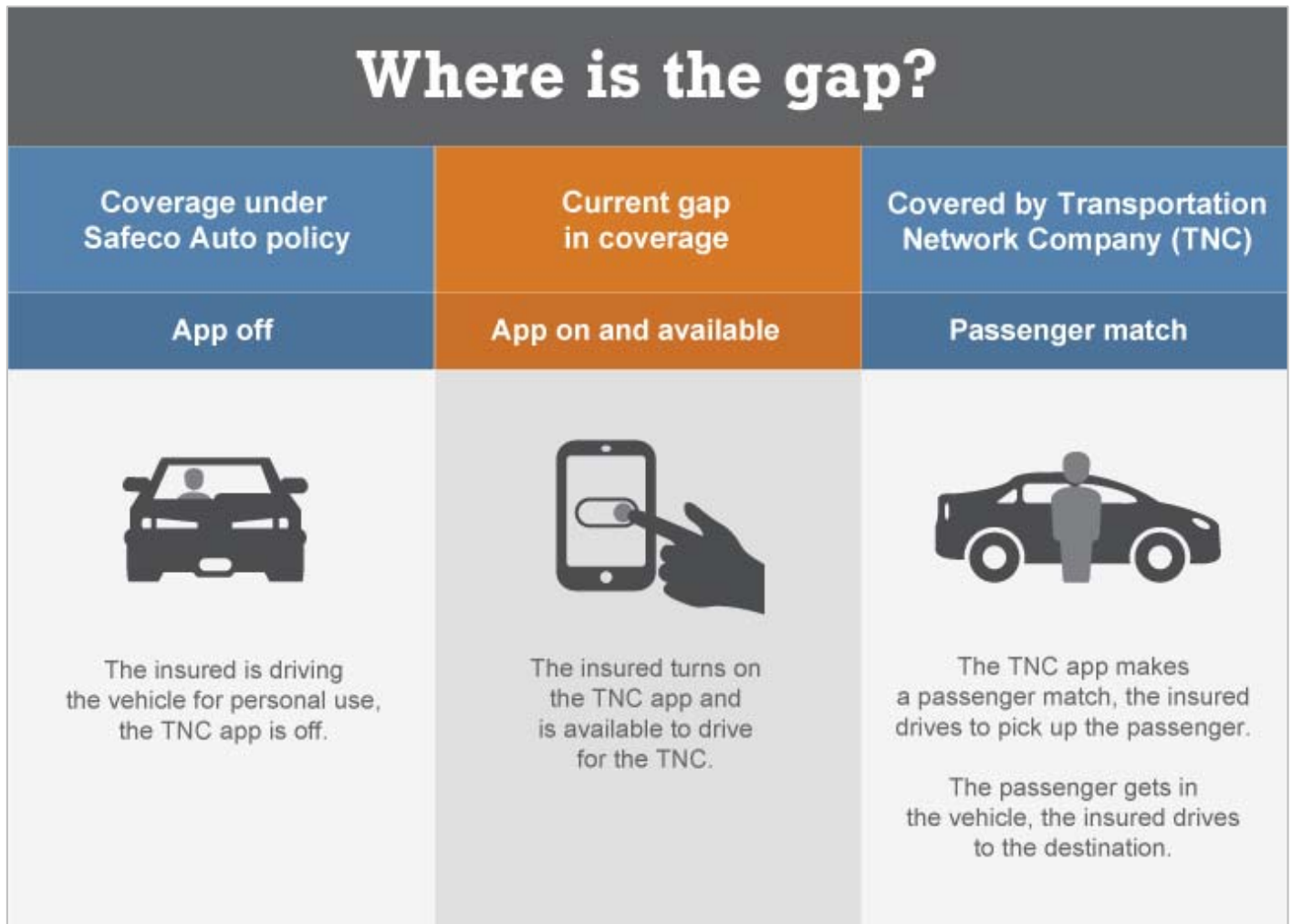


Safeco Auto RideSharing Coverage

Safeco Insurance®

Safeco's personal auto policy excludes vehicles being used as a "public or livery conveyance" such as taxis. Safeco now offers Auto RideSharing Coverage for drivers who work for a ride hailing company, such as Uber or Lyft, driving their personally owned vehicles. A ride hailing company is also known as a Transportation Network Company (TNC).

Drivers use an online-enabled Transportation Network Platform (TNP) application, or digital network, to offer rides, locate and accept paying riders, and accept payment for the ride. The endorsement covers a gap in the driver's auto insurance coverage between the time the driver logs onto the TNP application to look for a passenger and the time the driver accepts a passenger's request for a ride via the application. Note that before accepting a passenger, some TNCs may provide limited liability coverage only; personal injury and damage to your vehicle is not covered by the TNC.



See the FAQ below for more details about Safeco's Auto RideSharing Coverage.

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The audience for this information includes insurance agents and brokers nationwide and is therefore general in nature. Every agent and broker is responsible for knowing the guidelines and laws that govern rating, underwriting and claims handling in their states.

The materials herein are for training purposes only. Nothing stated herein creates a contract. All statements made are subject to the provisions, exclusions, conditions and limitations of the applicable insurance policy. If the information in this training conflicts with the policy language that it describes, the policy language prevails.

Safeco Auto RideSharing Coverage

How to quote Safeco Auto RideSharing Coverage

On the Q&I Coverages screen, on the RideSharing row, select **Yes** from the drop down list for the vehicle, or vehicles, to be used for a TNC.

Policy Information	Drivers	Vehicles	Telematics	Underwriting	Coverages	Summary	Order Reports	Billing	Issue
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Line of Business: Auto Client Name: Sally*Jones

Coverages

[Compare Coverage Levels >>](#)

Product Non-Standard
Market Tier 10
Policy Term 6 Months 12 Months [?](#)

Combined Single Limit	<input type="text"/> <input type="text"/> <input type="text"/>	Medical Payments	<input type="text"/>
Uninsured/Underinsured Motorist CSL	<input type="text"/> <input type="text"/> <input type="text"/> ?	Drive Other Car	<input type="text"/> <input type="text"/> <input type="text"/> ?
Bodily Injury	100/300 <input type="text"/>		
Property Damage	50 <input type="text"/>		
Uninsured/Underinsured Motorist Bodily Injury	100/300 <input type="text"/>		
*Coverage Level	Enhanced <input type="text"/> ?		

For more information on Auto Insurance Coverages, review the [Illinois Auto Product Guide](#)

	2013 TOYT
Comprehensive Deductible	250 w/Glass <input type="text"/>
Collision Deductible	500 <input type="text"/>
UM Property Damage	<input type="text"/>
Diminishing Deductible Credit	<input type="text"/> ?
New Vehicle Replacement	<input type="text"/> ?
Roadside Assistance	<input type="text"/>
Loss of Use	<input type="text"/>
Auto Loan/Lease Coverage	<input type="text"/>
A/V & Customized Equipment	<input type="text"/> ?
Original Parts Replacement / OEM	Yes <input type="text"/> ?
RideSharing	Yes <input type="text"/> ?
Exclude Liability Coverage from Vehicle?	<input type="checkbox"/>

NOTE: This coverage is at the vehicle-level, NOT at the policy-level.

Safeco Auto RideSharing Coverage

In the Coverages section of the Summary screen, on the RideSharing row, ensure that the Limit column displays **Yes**, and that the premium displays. As with all the premium quotes, Q&I automatically calculates the RideSharing premium.

Coverages	2013 TOYT	
	Limit	Prem
Combined Single Limit		
Bodily Injury	100/300	\$152.70
Property Damage	50	\$151.80
Medical Payments		
Uninsured/Underinsured Motorist Bodily Injury	100/300	\$26.80
Uninsured/Underinsured Motorist CSL		
Comprehensive	250 w/Glass	\$136.40
Collision	500	\$263.50
Limited Collision		
UM Property Damage		
New Vehicle Replacement		
Roadside Assistance		
Loss of Use		
Auto Loan/Lease Coverage		
A/V & Customized Equipment		
Financial Responsibility		
Original Parts Replacement / OEM	Yes	\$40.00
RideSharing	Yes	\$58.40
Coverage Level	Enhanced	\$33.60
		\$863.20
Total Premium		\$863.20

Frequently Asked Questions

The Basics

Q. Who is eligible to purchase the Safeco Auto RideSharing Coverage?

A. Any driver using their personal auto for a TNC. The endorsement can be added at the time a new policy is written for customers *new* to Safeco, or for current customers at renewal.

Q. How much does the endorsement cost?

A. The cost will be a % of your total vehicle premium that will average ~\$100 annually.

Agency Sales Process

Q. Will the Safeco Auto RideSharing Coverage show up on the Safeco System? Where should Agents look for this in the quoting process?

A. The endorsement will be a selection on the Coverages screen.

Q. How, when, and what amount will I get paid for selling the Safeco Auto RideSharing Coverage?

A. The endorsement will be part of the policy premium and agents will be paid as they currently are paid.

Additional Questions Drivers Might Ask

Q. Why do I need this endorsement? Doesn't my personal auto policy already cover me?

A. Your personal auto policy excludes *any* use of your vehicle for a TNC. This endorsement covers you and your auto during the "ridesharing gap," from the time the TNC app is turned on until a customer accepts a ride. (Some TNCs may provide minimal liability coverage before accepting a passenger, but not coverage for personal injury or damage to your vehicle.)

Q. What type of insurance coverage does the TNC provide its drivers once the insured has accepted a request for transportation and a passenger is occupying the vehicle?

A. The TNC will provide primary bodily injury and property damage liability coverage, and comprehensive and collision coverage. The amount of coverage and any deductibles will depend on the state requirements. The TNC policy typically will not provide Med Pay or UM/UIM coverage. The customer should check with their TNC on the specifics.

Q. What is not covered by the Rideshare endorsement?

A. From the time when you accept a ride via the app, when you pick up the passenger(s), and the time when a passenger(s) is in your vehicle being transported to their destination. The Transportation Network Company (i.e. Uber or Lyft) provides insurance during this time.

Q. Does the Rideshare endorsement cover a customer who uses his vehicle for a TNC that makes deliveries?

A. The Rideshare endorsement provides coverage for delivery services, such as Uber Eats and Amazon Flex, but only during the period when the driver has logged onto the app and has not yet connected with a package/delivery. The endorsement does not provide coverage once the driver has been matched with a package/delivery. Once the match is made, the deliver exclusion in the Safeco policy would apply.

Q. Can I purchase the RideSharing endorsement if my vehicle is leased?

A. Yes. There are no contract, system, or underwriting restrictions for writing leased vehicles with RideSharing coverage.

Q. What coverages are available?

A. All coverages [Primary Liability (BI & PD), Comprehensive, Collision, Medical Payments, etc.], will be available for purchase as part of your personal auto policy. All coverages and coverage levels you purchased for your personal-use auto policy, including optional coverages, will extend during this period of time. The endorsement applies *only* to the vehicle(s) identified for TNC use; it does not provide coverage for other vehicles on your Safeco Auto policy.

Safeco Auto RideSharing Coverage

Q. What if I have an accident?

A. Please call the Safeco Claims department to report the claim.

Q. I already have a Safeco policy. When will this endorsement be available to me?

A. Inforce customers are eligible for Safeco's RideSharing Coverage at the time of their renewal in each of the participating states:

- Colorado
- Illinois
- Indiana
- Arizona
- Minnesota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- Utah
- Missouri
- Tennessee
- Washington
- Wisconsin
- Kansas