

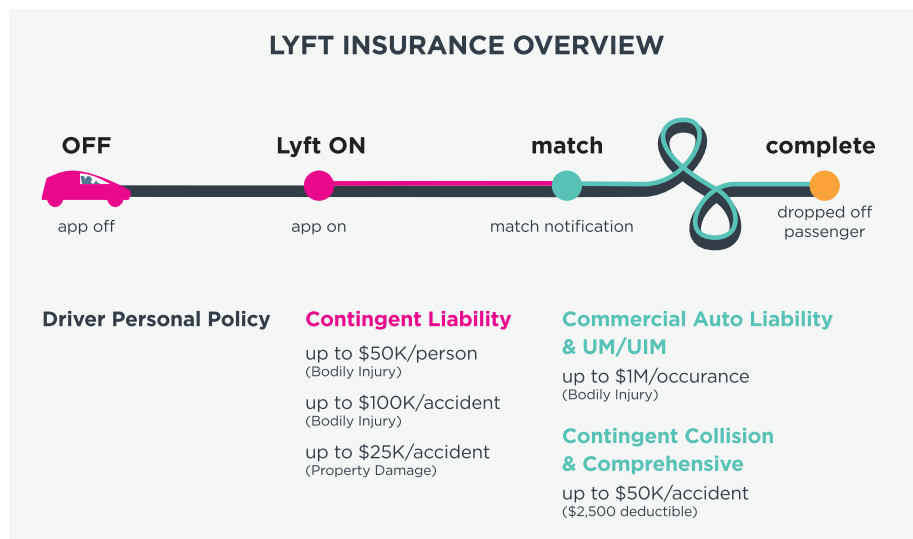
Insurance Overview

Insurers across America are moving quickly to respond to consumer demand and bring new ridesharing insurance products to market. Lyft currently provides strong insurance coverage at all parts of a ride to ensure a safe trip.

How Do Lyft's Policies Work?

The subject of insurance can be a complicated one, but it's important to know how and when Lyft's policies work in the event of an incident. The following is an overview of how Lyft's insurance policies work. There are four coverages included. Unless otherwise noted, these coverages are in effect from the time a driver accepts a ride request until the time the ride has ended in the app.

- Commercial Automobile
- Contingent Liability (coverage only when available to accept a ride request)
- Contingent Comprehensive & Collision
- Uninsured/Underinsured Motorist (UM/UIM)



How Does Lyft's Liability Coverage Work?

Lyft's liability insurance is designed to act as the primary coverage from the time drivers accept a ride request until the time the ride has ended in the app unless modified by city or state specific requirements. Note: *If a driver has commercial insurance, Lyft's policy remains excess.*

Here's how it works:

- **DRIVER MODE OFF**
A driver's personal insurance is the insurance policy.
- **DRIVER MODE ON BUT NOT YET ACCEPTED A RIDE**
Lyft provides Contingent Liability protection if personal insurance doesn't.
- **RIDE REQUEST ACCEPTED THROUGH THE END OF LYFT RIDE**
Lyft's liability coverage is primary to a driver's personal insurance. It's designed to cover a driver's liability for property damage and bodily injury of passengers and/or third parties.

How Does Contingent Liability Coverage Work?

Lyft's contingent liability coverage is designed to provide coverage **when the app is in Driver Mode before a driver receives a ride request** in the event personal insurance does not respond (unless modified by region-specific requirements). The policy has a \$50,000 maximum per person, \$100,000 maximum per accident, and a \$25,000 maximum for property damage. There is **no deductible** under this policy.

How Does Contingent Collision Coverage Work?

Lyft's contingent collision coverage is designed to cover physical damage to a driver's vehicle resulting from an accident as long **as a driver has obtained collision coverage on a personal automobile policy**. The policy has a \$2,500 deductible and a \$50,000 maximum for physical damage to the insured vehicle. Like any driver's personal auto policy, this policy is designed to step in regardless of fault.

How Does Contingent Comprehensive Coverage Work?

Similar to Lyft's contingent collision coverage, contingent comprehensive coverage is designed to cover physical damage to a driver's vehicle resulting from a non-collision event (for example, a fire, vandalism, a natural disaster, etc.) **as long as the driver has obtained comprehensive coverage on a personal automobile policy**. The policy has a \$2,500 deductible and a \$50,000 maximum for physical damage to the driver's vehicle. Like any driver's personal auto policy, this policy is designed to step in regardless of fault.

What Does UM/UIM Mean And How Does This Coverage Work?

UM stands for uninsured motorist and UIM stands for underinsured motorist. In the event of an accident during a Lyft ride with a driver who is uninsured or underinsured and is ultimately at fault for bodily injury, Lyft's UM/UIM coverage will apply for up to \$1M per incident. There is no deductible on UM/UIM claims.

When Do These Coverages Apply?

It depends on the coverage. During the time the Lyft app is on and available to accept a request, the contingent liability policy is in effect. The other three coverages are in effect from the time a driver accepts a ride request until the time the ride has ended in the app.

What States Are Covered By This Policy?

Our policy is available in all states in the U.S, except New York state.