

INTRODUCING PROGRESSIVE'S NEW COVERAGE FOR RIDE-SHARING DRIVERS

MAKE SURE YOU HAVE THE RIGHT COVERAGE AND PROTECTION FOR YOUR RIDE-SHARING ACTIVITY

Ride-sharing occurs when customers make their personal vehicle available on the digital network of a transportation network company (TNC) for the transportation of people or delivery of goods for a fee. Progressive offers a TNC endorsement on Personal Auto policies to protect customers providing these ride-sharing services.

Benefits of the TNC endorsement

We cover customers when logged in to a ride-sharing app—whether waiting for a passenger match, in route, or on a trip.

When your customer **waits for a passenger match**, and if purchased and where applicable, the TNC endorsement may provide the customer with comprehensive, collision, uninsured/underinsured, roadside, and medical coverage.

TNCs are only required to provide certain coverages and limits. Some TNCs do **not** provide comprehensive or collision coverage when waiting for a match with a paying passenger.

When your customer is **in route** or on a **ride-sharing trip**, and if the customer has purchased comprehensive and collision coverage, the TNC endorsement may provide a lesser comprehensive and collision deductible than offered by the TNC.

For example, your customer could pay a \$500 collision deductible through the Progressive TNC deductible, rather than a \$2,500 collision deductible through the TNC.

Liability limits for policies with the TNC endorsement

Most state laws require TNC drivers carry bodily injury and property damage limits that are **higher** than the state's minimum limits. Since Progressive's liability coverage applies at the policy level, all vehicles on the policy must have the same BI/PD limits. State minimum limits are not available for vehicles **not** used for ride-sharing if another vehicle on the same policy has the TNC endorsement.

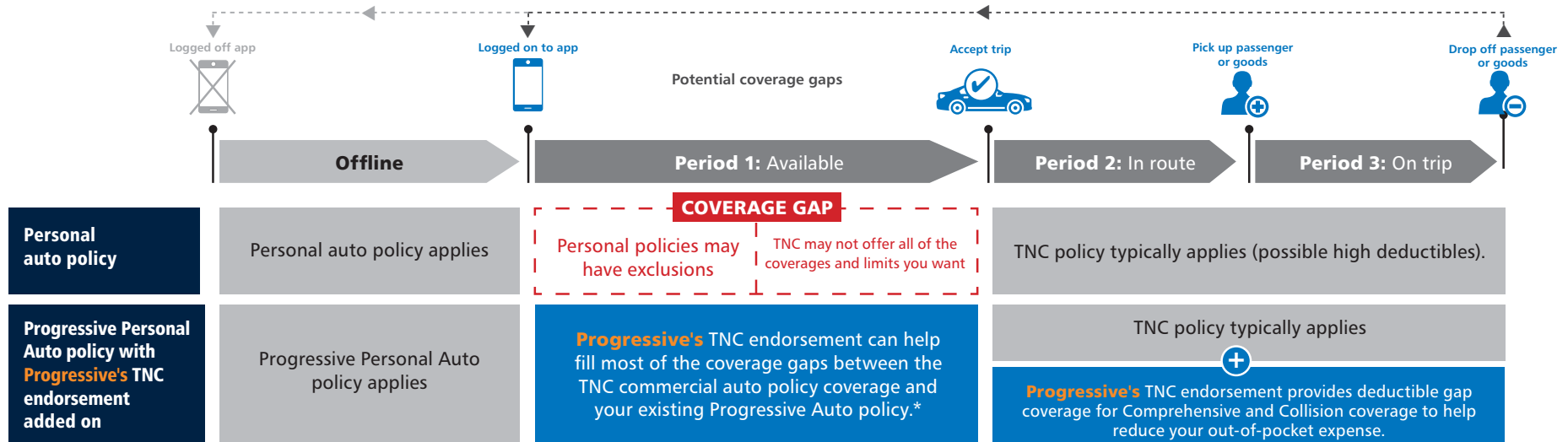
Claims handling

Progressive handles all claims involving a covered vehicle.

How to add the TNC endorsement

You can add the TNC endorsement to a customer's Auto policy in ForAgentsOnly.com (FAO) or by calling us at 1-877-776-2436.

Ride-sharing coverage and gaps—how Progressive can help



*Chart for illustrative purposes only and assumes TNC provides a certain level of coverage. Please refer to your personal auto policy and to the policy of the TNC to determine coverage for your situation. Progressive's TNC endorsement only applies to covered losses.