

# UBER

## The Uber Insurance Journey

### PERSONAL AUTO POLICY PERMITTING RIDESHARING

### INTACT/UBER COMMERCIAL POLICY

#### PHASE 0

#### PHASE 1

#### PHASE 2

#### PHASE 3



Offline

Log into Uber app

Accept trip

Passenger enters

Passenger exits

DRIVER USING VEHICLE FOR PERSONAL USE

DRIVER AVAILABLE TO ACCEPT TRIP

DRIVER EN ROUTE TO COLLECT PASSENGER

DRIVER TRANSPORTING PASSENGER TO DESTINATION

#### PRIMARY PERSONAL AUTO POLICY PERMITTING RIDESHARING

- Regular personal risk
- Offline
- No passenger
- No ride

#### INTACT/UBER PHASE 1 COMMERCIAL POLICY COVERAGE

- \$1M Third Party Liability
- Standard Accident Benefits
- \$1,000 deductible for Comprehensive and Collision\*

- Accepted ride
- Picking up and transporting passenger

#### INTACT/UBER PHASE 2 & 3 COMMERCIAL POLICY COVERAGE

- \$2M Third Party Liability
- Standard Accident Benefits
- \$1,000 deductible for Comprehensive and Collision\*

\*Comprehensive and Collision insurance coverage for physical damage is only available under the commercial policy to participating Uber drivers who have this coverage on their personal auto insurance policy.

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