

# 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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