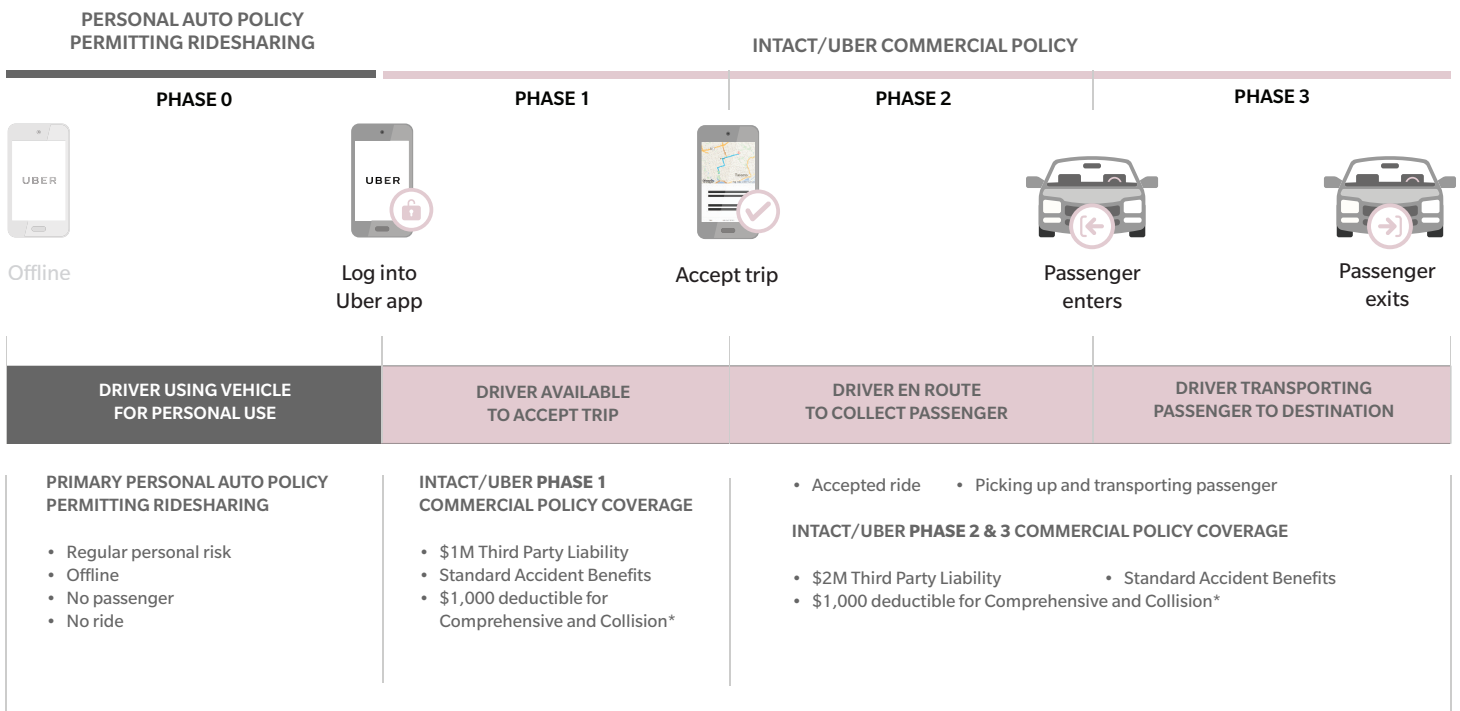


Uber is one of the fastest growing companies ever and leader in the ridesharing industry. Ridesharing involves driving your personal vehicle while providing rides to paying passengers. Drivers are connected with passengers via the mobile marketplace and allows vehicle owners to generate extra income with a flexible work schedule.

UBER AND INTACT

Intact will offer commercial insurance that will cover all drivers and passengers from the moment a driver makes themselves available to accept a ride request, to the moment passengers exit the vehicle.



*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.

The Uber insurance journey can be broken down into four phases:

- Phase 0:** Regular personal use of the vehicle and Uber driver is offline
- Phase 1:** Uber driver is logged into the Uber app and available to accept a ride request but has not yet accepted one
- Phase 2:** Uber driver has accepted a ride request and is en route to collect the passenger(s)
- Phase 3:** Uber driver is transporting the passenger(s) to their destination

Personal Policy

Intact Insurance, Novex and Jevco have updated their personal auto underwriting rules to allow ridesharing for Uber drivers.

When Uber drivers use their vehicle for personal use (phase 0), Intact Insurance, Novex and Jevco customers are protected as usual under their personal auto insurance policy at no additional cost.

Commercial Policy

The Uber commercial insurance policy provides coverage to all vehicles, drivers (regardless of their personal auto insurance provider) and passengers from the moment drivers make themselves available to accept a ride request (phase 1), to the moment passengers exit the vehicle (phases 2 & 3).

The commercial policy is issued to the corporation of Uber and Uber is responsible for the payment of the premium.

The Uber commercial insurance policy provides coverage up to the following limits:

- \$1 million Third Party Liability for phase 1
- \$2 million Third Party Liability for phases 2 and 3
- Standard Accident Benefits for phases 1, 2 and 3
- Comprehensive and Collision coverage with \$1,000 deductible* payable by drivers for phases 1, 2 and 3.

*Only drivers who hold comprehensive and collision coverage on their personal auto policy will be eligible for this coverage under the Uber commercial policy.

IMPORTANT

The Uber commercial policy does not provide any optional coverages, regardless of what is included on the customer's personal auto policy, other than Comprehensive and Collision (physical damage).

Process for adding ridesharing coverage:

For Intact Insurance, Novex or Jevco, there is no change to their personal auto policy wording, however, a note must be added to their policy file in Savers Plus or Contact using the following steps.

- Step 1:** Select "No" when asked whether the vehicle will be used for carrying passengers in the "Questions" tab or "Assignment" screen
- Step 2:** The note must be made with the following verbiage and information:

Insured participates in ridesharing with Uber
Vehicle(s) used (model year, make, model):
Driver(s):

New business:

The note must be made when the policy is bound. You do not need to speak with an Underwriter in order to bind coverage.

Mid-term or on renewal:

Add a note effective the day you are notified that the insured is an Uber driver.

IMPORTANT

Drivers participating in ridesharing must inform their broker, who should then advise the personal auto insurer of the customer to ensure they are properly protected for non-ridesharing use of the vehicle.

For more information visit our dedicated microsite at intactmyshare.com or talk to your Underwriter or Business Development Manager. You can also visit Uber.com and check out Uber's blog.

