

# MAKING IT EASY FOR RIDESHARE DRIVERS TO HAVE SEAMLESS COVERAGE



Generally, a personal auto insurance policy isn't designed to provide you with coverage when you are working as a rideshare driver for companies like **Uber** or **Lyft**.

Foremost® Auto offers a coverage option designed for drivers like you. Our Rideshare coverage option is available in your state. Talk to your Foremost Independent Agent today to find out more.

## FOREMOST AUTO RIDESHARE COVERAGE

With the Foremost Auto Rideshare coverage option you can avoid a potential gap in coverage by extending your personal auto insurance coverage when you are logged in on a company's rideshare app (like **Uber** or **Lyft**) and waiting to be matched with your next rider.

### COVERAGE GAP? DOESN'T THE RIDESHARE COMPANY'S INSURANCE POLICY COVER ME WHEN I'M WORKING?

If the rideshare company's policy does provide coverage, it may not apply until you have been matched with a rider. You may not have coverage for the time between when you log into the company's app and when you get matched with a rider. This means you could end up having to pay for damages out of your own pocket in the event of a claim.

### DOESN'T MY PERSONAL AUTO INSURANCE POLICY COVER ME WHEN I'M DRIVING FOR A RIDESHARE COMPANY?

Many personal auto insurance providers exclude coverage when you are using your vehicle for rideshare purposes.

### WHAT DOES THE FOREMOST RIDESHARE OPTION COVER?

Our Rideshare coverage option extends your personal auto insurance coverage through Rideshare Periods 0 and 1 as shown below.

Rideshare coverage ends when you accept a ride. Rideshare coverage again applies after the rider exits your car until you accept your next ride.

Rideshare Periods:	Period 0	Period 1	Period 2	Period 3	Period 1
	Personal Use	Log On to App	Accept Ride	Pick Up Ride	Rider Exits, Waiting for Next Ride
COVERAGE WITH STANDARD AUTO INSURANCE	PERSONAL AUTO POLICY you choose your coverage	Limited Coverage (if excluded from your policy)	RIDESHARE COMPANY'S COMMERCIAL COVERAGE APPLIES	Limited Coverage (if excluded from your policy)	
COVERAGE WITH RIDESHARE	PERSONAL AUTO POLICY you choose your coverage		RIDESHARE COMPANY'S COMMERCIAL COVERAGE APPLIES		PERSONAL AUTO POLICY you choose your coverage

### TALK TO YOUR FOREMOST INDEPENDENT AGENT ABOUT THE RIDESHARE COVERAGE OPTION

If you have an existing Foremost Auto policy, talk to your agent today.

Leopold Insurance Agency  
361-798-4311

Representing -



Foremost.com



This brief summary is for illustrative purposes only and is not a policy document. Always review the actual policy for important details on coverages, exclusions, limits, conditions, and terms. Not all products, coverages, and discounts are available in every state.

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