

State Auto ConnectSM Transportation Network Endorsement (Ridesharing)

You're excited and ready to start driving for a transportation network, such as Uber[®] or Lyft[®] — but if you don't have the right insurance coverage, you may not be protected in the event of an accident.

Let Us Help You With Your Ridesharing Gap Coverage!



Period 0:
App is turned off and not available to take riders



Period 1:
App is on and waiting for a rider



Period 2:
Rider accepted



Period 3:
Transporting the rider

Standard Auto Insurance



State Auto[®] Ridesharing Endorsement



Your Rideshare Employer's Insurance



Limited coverage and only liability coverage – No coverage for damage to your vehicle



What Does This All Mean?

In Period 1, if you're in an automobile accident with an object, vehicle, or animal, or if your car was stolen or vandalized during this period, your ridesharing company won't cover physical damage to your vehicle. If you have State Auto's Ridesharing endorsement in place as an add on to your standard auto insurance, we'll cover your ridesharing coverage gaps.

Transportation Network Coverage Reminders:

Only private passenger automobiles, pick-ups and vans are eligible



The endorsement applies only to the specific vehicle listed and the coverages purchased for that vehicle



Coverage applies only to the period beginning when the driver logs in up until a rider has entered the vehicle



Strictly applies to ridesharing, such as Uber or Lyft – doesn't apply to Uber Eats for other delivery services



Availability and coverage may vary by state. Transportation Network Coverage is available to only Ceded policies in North Carolina.

The information and descriptions of policies and services described herein are provided solely for general informational purposes, and are not intended to be complete descriptions. This document does not create a contract or an offer of coverage, and does not amend, or otherwise affect the terms, conditions or coverage of any insurance policy issued by State Automobile Mutual Insurance Company, its affiliates or subsidiaries (unless provided otherwise). For complete details of coverage, including exclusions, limitations and restrictions, the insured's policy and endorsements should be consulted. Coverages, exclusions, limitations, policy terms, conditions, and eligibility for insurance or discounts may vary from state to state, and are subject to the underwriting guidelines and rules in effect for that state at the time of purchase. State Auto does not warrant that reliance upon this document will prevent accidents and losses, or satisfy federal, state and local codes, ordinances and regulations.