Rideshare / TNC Fleet Insurance

Commercial auto - coverage overview, limitations and how to get a quote



OVERVIEW

Rideshare fleets rent or lease cars to drivers for app-based trips, and carriers look at how coverage fits around the TNC's own policy, driver screening and app-off use.

WHAT'S COVERED

Period 1 liability
App on, waiting for a ride request.

Contingent liability
Gaps around the TNC's own policy.

Physical damage
Collision and theft for fleet vehicles.

Personal use
Driver use with the app off.

Uninsured motorist
Driver injuries from uninsured drivers.

Good to know
Carriers want the rental agreement and telematics data showing app-on and app-off time to price the fleet.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Periods 2 and 3 already covered by the TNC policy
- × Unauthorized drivers and delivery-app use unless declared

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Fleet list with VINs
- Driver rental or lease agreement
- TNC platforms used
- Telematics or utilization data

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/rideshare-tnc-fleet/

Important information: This brochure is a general summary provided for informational purposes only. It is not an insurance policy, contract, binder or offer of coverage. Actual coverages, limits, deductibles, exclusions and conditions are set solely by the policy issued by the insurance company and may differ from the descriptions in this brochure; if there is any difference, the policy language governs. All coverage is subject to underwriting approval. Coverage is not in force and is not bound until you receive a written confirmation of coverage (binder or confirmation receipt) from Societies Insurance or the issuing insurance company. Requesting a quote or submitting an application does not bind coverage. Products, coverages and discounts vary by insurer and are not available in all states. Societies Insurance is an independent insurance agency, Agency NPN 16247324 (in California: DBA Cavlogix Insurance Agency).