

Uber

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Drive Auto insurance to help protect you

When you're online with Uber, we maintain auto insurance on your behalf. Leading auto insurance providers help protect you and your riders in the event of a covered accident.



Insurance for rideshare drivers using Uber



Offline or the Driver app is off

- Your chosen personal insurance company and coverages apply



Available or waiting for a ride request

Uber maintains the following auto insurance on your behalf in case of a covered accident:

Third-party liability if your personal auto insurance doesn't apply¹

- \$50,000 in bodily injury per person
- \$100,000 in bodily injury per accident
- \$25,000 in property damage per accident



En route to pick up riders and during trips

Uber maintains the following auto insurance on your behalf in case of a covered accident:

- \$1,000,000 third-party liability
- Uninsured/underinsured motorist bodily injury and/or first-party injury insurance²
- Contingent comprehensive and collision³
 - Up to actual cash value of car with a \$2,500 deductible

Insurance for delivery people*

Offline or the Driver app is off

Your chosen personal insurance company and coverages apply

Available or waiting for a delivery request

Uber maintains the following auto insurance on your behalf in case of a covered accident:

Third-party liability if your personal auto insurance doesn't apply

- \$50,000 in bodily injury per person
- \$100,000 in bodily injury per accident
- \$25,000 in property damage per accident

En route to pick up deliveries and during trips

Uber maintains the following auto insurance on your behalf in case of a covered accident:

- \$1,000,000 third-party liability
- Contingent comprehensive and collision³
 - Up to actual cash value of car with a \$2,500 deductible

*Excluding accidents occurring in New York State

Terms to know



Third-party liability insurance

Insurance for bodily injury and property damage caused to a third party and arising from a covered accident. A third party is someone or something other than yourself or your vehicle.



Uninsured/underinsured motorist bodily injury insurance and first-party injury insurance

Uninsured/underinsured motorist bodily injury coverage insures injuries to you and your riders if a covered accident occurs during an Uber trip and another driver is at fault and doesn't have sufficient insurance. This insurance also may apply in the case of a hit and run.

Medical payments coverage (MedPay) or personal injury protection (PIP) may apply to healthcare, medical expenses and/or funeral expenses if you and your riders are injured in a covered accident, regardless of who is at fault.



Contingent comprehensive and collision insurance

As long as you maintain comprehensive and collision coverage on your personal auto insurance, Uber maintains insurance on your behalf that will kick in when online to provide protection for physical damage to your car up to its actual cash value, regardless of who is at fault. There is a \$2,500 deductible that you must pay first before this coverage applies. Certain vehicles offered through the Vehicle Marketplace are subject to a \$1,000 deductible.

Rideshare and delivery insurance

Although Uber maintains commercial auto insurance on your behalf while you're online on the Driver app,* expanding your personal auto insurance to include rideshare and delivery insurance coverage could help protect

you even more. Some of the insurers in your state will also match your lower personal coverage deductible when you purchase comprehensive and collision coverage, which can get you back on the road quicker.

These personal auto insurance carriers offer additional rideshare/delivery coverage options in your state:

Allstate	+
American Family	+
Farmers	+
Liberty Mutual	+
State Farm	+
USAA	+

If you're ever in a crash

Step 1

Check that you, your rider, and other parties are safe.

Step 2

Call 911 if necessary.

Step 3

Contact Support in the app by going to **Help**, then **Trip Issues and Adjustments**, and **I was in an accident**. You can also submit a crash report [here](#).

Beyond what Uber maintains on your behalf

Optional Injury Protection⁴

Benefits include disability payments, no deductible on medical expenses, and survivor benefits. Offered through Aon, this program gives you the option of extending coverage to minimize the impact an accident could have on you and your family.

[Learn more](#)

For commercial partners

As a commercial driver such as a licensed private-hire vehicle, black car, or limo, you must be insured to drive commercially with Uber. To provide riders with at least the same level of protection as on trips with non-commercial drivers, we may maintain insurance above your commercial insurance, when necessary.

Top questions from drivers

Do I need rideshare insurance?	+
Does the insurance that Uber maintains on behalf of drivers cover regular maintenance on my car?	+
If I'm in an accident, will Uber's insurance cover a rental car for me?	+
What's my coverage if I'm at fault for an accident while driving with Uber?	+
What's covered if someone else is at fault for the accident?	+

How are property damage and bodily injury defined?	+
What do I do in the event of an accident?	+
What about commercially licensed and insured drivers?	+
What is Injury Protection?	+
Do I have to sign up or pay for Injury Protection?	+
Am I eligible for Injury Protection if I am enrolled in Optional Injury Protection?	+
How is Injury Protection different from the rideshare insurance Uber provides while I'm online?	+
Is Injury Protection available in all states?	+
How do I file a claim under Injury Protection?	+
Where do I go to get additional information about Injury Protection in California?	+
How do Washington State TNC drivers file a workers' compensation claim with the state?	+

Certificate of Insurance

A Certificate of Insurance provides important information about the coverage that Uber maintains on your behalf. You can find your Certificate of Insurance in the Driver app by tapping Account in the app menu, then Insurance, and tap on a coverage. You

can also download it by tapping below.

[Download here](#)

Accident claims

If you are involved in an accident while driving with Uber, the easiest way to report a crash is through the app. To get back on the road faster, we suggest taking photos of damage to your vehicle and other vehicles involved, as well as obtaining the insurance information of other drivers involved.

Report a crash

¹ We maintain automobile liability insurance on your behalf if you do not maintain applicable insurance of at least this amount.

² Uninsured/underinsured motorist bodily injury coverage and first-party injury coverage limits vary by state.

³ May apply to damage to your vehicle as long as you have personal insurance that includes comprehensive and collision coverage for that vehicle to cover you while you're not using the Driver app. The \$2,500 deductible amount is effective 3/1/2021. Certain vehicles offered through the Vehicle Marketplace are subject to a \$1,000 deductible.

⁴ For Missouri Enrollees: Premium rates may differ based on the mode of transportation used for delivery. Rates are calculated on the basis of experience within the entire group. Individual coverage will not be cancelled or non-renewed due to the deterioration of the health of participants. Any change in premium rates will be communicated to the Policyholder and the approved Platform Operator with written notice sixty (60) days in advance of the premium due date.

Note: Additional coverage will be provided where required by state and local laws. At least this much auto insurance is maintained in all US states for drivers while operating personal vehicles under the transportation network company model on the Driver app.

Uber

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