

The CSAA Insurance Group provides essential safety tips for users of ride-hailing services, which are increasingly popular, especially among younger demographics. It is crucial for passengers to understand the insurance coverage that may be in effect during their ride. Three insurance policies could be active: the driver's personal policy, which may not cover passengers once the ride-hailing app is opened; the ride-hailing company's insurance, which typically includes liability and uninsured/underinsured motorist coverage for passengers; and the passenger's own auto policy, which may cover some medical expenses after an accident. Passengers are advised to check their driver's rating, ensuring it is at least 4.5 out of 5 stars, and to review any negative comments before proceeding. It is recommended to wait indoors for the ride to avoid potential theft and to inform someone about the trip, utilizing features in apps like Lyft and Uber that allow sharing of trip details. Before entering the vehicle, passengers should confirm the driver's identity by asking for their name and verifying the license plate number. Additional safety measures include buckling up in the back seat for emergency exits, refraining from sharing personal information with the driver, paying through the app rather than cash, and remaining vigilant. In case of trouble, passengers should call 9-1-1 or use emergency features in the app, and report any incidents to the police. For further assistance, individuals are encouraged to consult a AAA Insurance agent or visit a local branch office.