

Management of Liability, Money, Logistics, and User Experience by Turo, Inc.

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Abstract

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Keywords: Turo, car sharing, peer-to-peer, liability, insurance, money, user experience, user interface

1. Introduction and Background

Formerly known as RelayRides, Turo, Inc., is a company that operates a peer-to-peer car sharing marketplace that allows private owners of vehicles to make them available for rent using an online and/or mobile app interface.

5 In 2017, Turo had approximately four million registered users and 170,000
6 cars available for rent. ¹ The company now has six million registered users
7 and the service covers 5,500 cities across 56 countries. ² The company is
8 based in San Francisco and operates in every US state except New York. To
9 date, it has raised over \$180M in venture capital funding. ³ Turo announced
10 a \$92 M series D funding round in 2017 that was led by Daimler AG. In the
11 process, Turo also acquired Croove, Daimler’s German car sharing service.
12 Turo launched in Germany in January 2018. ⁴

13 The service is popular; its app has been downloaded more than 45,000
14 ⁵ times and the Website receives more than 2.1M ⁶ visitors each month.
15 Estimates place Turo’s revenue at \$10M.

¹“Peer-to-peer car rental start-up Turo heads to Germany.” USA Today, 6 Sept 2017. <https://www.usatoday.com/story/tech/2017/09/06/turn-funding-round-92-million-from-daimler/634102001/>

²https://www.motorauthority.com/news/1117212_truly-keyless-entry-turo-go-unlocks-registered-cars-with-a-smartphone

³<https://www.crunchbase.com/organization/turo>

⁴“The Airbnb of Cars Just Bought A Startup From Its NeWest Investor.” Fortune, 6 September 2017. <http://fortune.com/2017/09/06/turo-mercedes-daimler/>

⁵https://www.crunchbase.com/apptopia_app/e81be748-e411-442a-b218-98316adf73ec#section-overview

⁶<https://www.crunchbase.com/organization/turo#section-web-traffic-by-similarweb>

16 2. Liability Exposure and Insurance Coverage

17 2.1. Owner's Insurance

18 Turo offers three protection plans for owners who make their cars available
19 for rent: basic, standard, and premium. The owner's choice of protection plan
20 determines the share of the rental fee that the owner receives. Owners are
21 also permitted to simply carry their own insurance on their vehicle.

22 Insurance coverage in the United States is provided by a group plan ad-
23 ministered by Liberty Mutual.

24 Turo openly admits that their protection plans come with an inherent
25 level of uncertainty. Turo senior claims manager Chris Aragon states that,
26 "If theres an engine failure, and its something thats caused by a mechanical
27 failure and not something that the renter could have caused by using the
28 vehicle, thats something that is not covered by us. Thats something thats
29 just a mechanical breakdown that youd be expected to pay for." ⁷ This is
30 consistent with standard insurance practices in the United States. Insurance
31 carriers do not typically provide coverage for mechanical failures in vehicles
32 as these cases are often covered by warranties. In the event that a component
33 of the vehicle fails due to driver abuse, Turo states that it will determine the
34 cause and act accordingly.

35 2.1.1. Basic Protection

36 The basic protection plan offers \$1,000,000 USD in liability insurance,
37 covers physical damage to the vehicle up to a \$125,000 USD, and has a

⁷ Kristen Lee. Jalopnik, 22 February 2017. <https://jalopnik.com/how-insurance-works-when-you-rent-out-your-car-on-turo-1792401490>

38 \$3,000 USD deductible. Private auto insurance deductibles in the United
39 Staes typically range between \$100 and \$1000 USD, though they can be as
40 high as \$2500 in some cases. Under this plan, Turo will pay 20% up to the
41 first \$3,750 of a damage claim and then covers 100% beyond that limit, up
42 to a cap of \$125,000. At this level, owners receive 85% of the trip fee.

43 *2.1.2. Standard Protection*

44 The standard protection plan offers \$1,000,000 USD in liability insur-
45 ance, covers physical damage to the vehicle up to \$125,000, and has a \$0
46 deductible. Owners also receive reimbursement for a replacement vehicle
47 during the period of time that their personal vehicle is being repaired. At
48 this level, owners receive 75% of the trip fee.

49 *2.1.3. Premium Protection*

50 The premium protection plan offers \$1,000,000 USD in liability insurance,
51 covers physical damage to the vehicle up to \$125,000, and has a \$0 deductible.
52 Owners also receive reimbursement for a replacement vehicle during the pe-
53 riod of time that their personal vehicle is being repaired, includes coverage
54 for wear and tear on the exterior of the vehicle, and also includes coverage
55 for the loss of rental income.⁸ At this level, owners receive 65% of the trip
56 fee.

⁸Turo determines “lost rental income” by taking the mean daily rental earnings of the owner for the past 60 days and multiplying that dollar amount by the number of days that the owner’s vehicle spent being repaired within a “reasonable range.” Turo’s “reasonable range” is determined like so: Turo assumes that a mechanic should reasonably be able to put in four hours of labor per day to repair the vehicle. Turo takes the number of labor hours on the mechanic’s estimate and divides it by four. This “number of days” is then

57 *2.1.4. Owner-provided Protection*

58 Vehicle owners also have the option of opting-out of any coverage provided
59 that they carry commercial insurance on their own. Such an insurance policy
60 is typically only carried by businesses. At this level, owners receive 90% of
61 the trip fee and have no protection whatsoever provided to them by Turo or
62 Liberty Mutual.

63 *2.2. Renter's Insurance*

64 Renters are presented with a trio of insurance coverage options.

65 Physical damage protection includes both comprehensive (property dam-
66 age or loss to a vehicle, including theft, fire, impacts with wildlife, vandalism,
67 and acts of nature) and collision (protection in the event that two or more
68 vehicles impact each other or in the event that a single vehicle suffers and
69 impact with an object) coverage.

70 Personal injury protection varies widely by state, but typically provides
71 coverage for medical expenses, lost income, funeral expenses, and the like for
72 for the driver and passenger in the vehicle with no regard given to who is at
73 fault.

74 Uninsured/underinsured motorist coverage pays the renter of the renter's
75 passengers for bodily injury they may suffer in the event that they experience
76 a collision caused by a driver without insurance, a hit-and-run driver, a driver
77 who has exhausted the benefits available to them under their own insurance

multiplied by the 60-day mean rental earnings. In the event that the owner cannot pick
up otherwise obtain the vehicle within the calculated number of days, Turo will not pay
for further days of lost rental income.

78 plan, or a driver whose insurance carrier is found to be insolvent and therefore
79 incapable of paying a claim.

80 *2.2.1. Premium Rental Insurance*

81 The premium rental insurance option provides \$1,000,000 USD in bodily
82 injury and property damage coverage to renters. Personal injury protection
83 coverage (also known as no-fault or first party benefits) are capped at the
84 statutory minimum required in the state where the vehicle is registered. In
85 some cases, this amount may be \$0 USD. Uninsured/underinsured motorist
86 coverage is also capped at the statutory minimum required in the state where
87 the vehicle is registered. In some cases, this may be \$0 USD. The renter's
88 out-of-pocket exposure is limited to a deductible payment of \$500, which is
89 collected when the owner reports damage. In the event that the total costs
90 are less than \$500, then the renter will be refunded the difference.

91 *2.2.2. Basic Rental Insurance*

92 The basic rental insurance option provides \$1,000,000 USD in bodily in-
93 jury and property damage coverage to renters. Personal injury protection
94 coverage (also known as no-fault or first party benefits) are capped at the
95 statutory minimum required in the state where the vehicle is registered. In
96 some cases, this amount may be \$0 USD. Uninsured/underinsured motorist
97 coverage is also capped at the statutory minimum required in the state where
98 the vehicle is registered. In some cases, this may be \$0 USD. The renter's
99 out-of-pocket exposure is limited to a deductible payment of \$3000 USD.
100 In the event that the total costs are less than \$500, then the renter will be
101 refunded the difference.

102 *2.2.3. Declining Rental Insurance Coverage*

103 Renters are also allowed to decline a protection plan. In this case, the
104 renter's exposure is effectively unlimited and is only bounded by the actual
105 cash value of the vehicle plus all related costs, as determined by the process
106 described in §2.3. In the event that a rented vehicle is lost, stolen, or deemed
107 a total loss,⁹ then the renter is liable for paying the entire actual cash value
108 of the vehicle, plus all related costs and minus any residual salvage value.¹⁰

109 *2.2.4. Other Sources of Renter's Insurance*

110 Some renters may be able to obtain, or already have as a part of their
111 personal auto insurance policy, coverage that extends to vehicles rented by
112 the primary policy holder.

113 Some renters may be also be able to obtain, or already have as a part of
114 their existing credit card account, coverage that extends to vehicles rented
115 by the cardholder using that credit card as the payment method.

116 Such coverage varies widely between insurance carriers and credit providers
117 and may, in some cases, be deficient. Turo states that it is "highly unlikely
118 that [the renter] would be covered by any credit card insurance when [they]
119 book cars through the Turo marketplace."¹¹

⁹For Turo's purpose, a "total loss" is defined by anticipated repair costs in excess of 75% of the vehicle's actual cash value.

¹⁰Salvage value is the expected sale value of an asset at the end of its useful life. Insurance companies may employ a number of methods to determine the salvage value of a vehicle, but it is often classified as the sum value of the remaining usable parts in a vehicle.

¹¹<https://support.turo.com/hc/en-us/articles/203990610-I-d-like-a-detailed-explanation-of-insurance-and-protection-provisions>

120 2.2.5. Subrogation

121 Insurance offered by Turo is secondary to any existing coverage that the
122 renter may have through other sources (*i.e.*, that available through a credit
123 card provider, personal auto policy, or other insurance policy). Practically
124 speaking, the secondary nature of Turo’s rental insurance offerings means
125 that the renter is primarily liable, but can satisfy their obligations through
126 other sources. In the event of a claim, Turo will first attempt to collect
127 deductibles directly from the renter and then then seek reimbursement from
128 other sources of coverage that the rent may have. (In US insurance practice,
129 this process is known as subrogation. ¹²)

130 2.2.6. Exception to Renter’s Elected Protection Plans

131 In the event that the renter is found to have violated Turo’s terms of
132 service, engaged in prohibited uses of the rented vehicle, or is otherwise found
133 to have recklessly used the rented vehicle, the deductible limits mentioned
134 in §2.2.1 and §2.2.2 do not apply and the renter will be liable for physical
135 damage up the full actual cash value of the vehicle including Turo’s related
136 costs.

137 2.3. Claims Process

138 A renter is supposed to report any incidents involving a rented vehicle
139 to the relevant authorities. Urgent matters should be referred to the local
140 police and either to Turo or to the owner of the vehicle within 24 hours of
141 the incident.

¹²Subrogation is the common law legal doctrine through which one party is entitled to enforce the legal rights or protections of another party for its own benefit.

142 In the event that a host does not learn about an incident that occurred
143 with their vehicle during a trip until after the vehicle has been returned, the
144 owner has 24 hours to report the incident to Turo in order to remain eligible
145 for Turo’s coverage.

146 If a vehicle’s owner has elected to decline Turo’s coverage, then they are
147 responsible for making a claim directly to their own insurance company.

148 If the owner of a vehicle has elected either the premium or the standard
149 Turo protection plans, then they are eligible to receive \$30 USD per day for
150 up to 10 days (\$300 USD cap) to rent a replacement vehicle. They may also
151 elect to receive a travel credit from Turo that may be used to rent a vehicle on
152 the Turo marketplace. Additionally, users may submit receipts from public
153 transport, taxis, and ride services like Uber or Lyft for reimbursement.

154 Owners and renters have the option to resolve claims directly with each
155 other. However, if an owner elects to file a claim through Turo, they have un-
156 til 24 hours after the end of a trip to visit <https://turo.com/resolutions>
157 to file an eligible claim. Turo states that one of their claims specialists will
158 make contact with the owner of the vehicle within 24 of a claim being submit-
159 ted. Turo will then provide instructions to the parties about how to obtain
160 an appraisal.

161 Turo uses a third-party administrator called the Littleton Group to de-
162 termine a vehicle’s actual cash value. Littleton, in turn, uses AutoClaims
163 Direct, a nation-wide network of independent auto appraisers. In the event
164 of a claim, AutoClaims Direct will dispatch an appraiser to perform a visual
165 inspection of the vehicle and to obtain photographic documentation of the ve-
166 hicle’s condition. The appraiser will also collect information on the general

167 condition of the vehicle, the odometer reading, and any other information
168 that may help accurately determine the value of the vehicle.

169 Software is employed to sweep across the market to obtain information
170 on comparable vehicles to the one subject to a claim. The software will then
171 determine the value of the vehicle based on how it compares in condition
172 and mileage to comparable vehicles on the market at that time. It may also
173 include a factor that accounts for depreciation.

174 In some cases, Turo may direct users making a claim to download an app
175 and upload photos of the damage.

176 If a claim made to Turo is determined to be eligible, Turo notifies the
177 renter and charges their payment method(s) for an initial claim processing
178 cost of up to \$575.

179 The owner is then presented with their options for resolution. They may
180 elect to not pursue, the owner and the renter can elect to resolve the issue
181 directly with each other, the owner may resolve the claim directly with the
182 insurance carrier of the renter (or a third party in the event that the driver
183 is found not to be at fault), or the claim may be processed through Turo's
184 claims administrator.

185 Depending on the resolution option elected by the parties, the owner's car
186 may be repaired and the renter may be responsible for settling their financial
187 obligations, including payment of their deductible.

188 **3. Data and Metrics**

189 *3.1. Data Collection*

190 At this time, Turo relies entirely on renters and owners to provide data
191 to the company about the vehicles available on the marketplace.

192 *3.2. Mileage*

193 Mileage tracking is performed by the owner by submitting photos before
194 and after a trip. All cars on the Turo marketplace have daily, weekly, and
195 monthly mileage limits that are set by the owner.

196 *3.3. Location Tracking*

197 Turo does not support vehicle location tracking.

198 *3.4. Fuel*

199 Fuel tracking is performed by the owner by submitting photos of the fuel
200 gauge before and after a trip. Renters are required to replace the fuel that
201 they use.

202 *3.5. Turo Go*

203 Turo is presently signing users up for a beta program called Turo Go that
204 will collect data and also allow renters to unlock a car using their smartphone,
205 thereby sidestepping the issue of needing to liaise in person with the owner

206 of the vehicle. ¹³ ¹⁴ ¹⁵ ¹⁶

207 **4. Logistics**

208 *4.1. Reserving a Vehicle*

209 Some vehicles on Turo are available for instant booking and do not require
210 the consent of the owner.

211 Most vehicles, however, have an arbitrary limit (on the order of 12, 24,
212 48, etc. hours advance notice) that the owners sets on his or her listing.
213 Reservations are denied if an attempt is made by a renter to reserve a car
214 inside of the owner's specified window. Vehicles that are reserved in this
215 fashion also require the owner to manually authorize such trips.

216 *4.2. Picking Up a Vehicle*

217 At this time, renters must meet in person with the owner of the vehicle in
218 order to obtain keys to the vehicle. Turo recommends that renters and owners
219 both take pictures of the vehicle's interior and exterior to aid in potential
220 claims after the vehicle is returned.

¹³<https://explore.turo.com/turo-go-announce/>

¹⁴https://www.motorauthority.com/news/1117212_truly-keyless-entry-turo-go-unlocks-registered-cars-with-a-smartphone

¹⁵<https://www.cnet.com/roadshow/news/turo-go-will-allow-instant-car-rentals/>

¹⁶<https://www.autorentalnews.com/304179/turo-users-to-unlock-cars-via-app>

221 4.3. *Delivery Option*

222 Owners may configure their listing to allow for delivery to local airports
223 or an arbitrary location elected by the renter. The fee for this service is
224 typically \$50 USD.

225 4.4. *Returning a Vehicle*

226 By default, a vehicle must be returned to the location from which it was
227 picked up. There does exist anecdotal evidence of renters contacting owners
228 to strike an informal agreement to drop off at a different location.

229 5. **Money Management**

230 5.1. *Payment Methods and Payment Timing*

231 In the United States. Turo accepts credit cards branded as Visa, Master-
232 card, Discover, or American Express, debit cards branded Visa or Master-
233 card, Apple Pay, and Google Pay. These payment methods are required to
234 be in the name of the Turo account holder.

235 Turo does not accept prepaid card, temporary bank cards, or cards that
236 are not linked to a bank account.

237 5.2. *Payment Timing*

238 5.2.1. *Renters*

239 Owners of vehicles listed on Turo may elect to manually approve each
240 reservation request from renters or they may make designate their vehicle as
241 one that renters can “Book Instantly.”

242 Under the manual-approval option, renters' debit or credit cards are au-
243 thorized ¹⁷ but not yet charged. When the owner approves the booking, Turo
244 then clears the transaction and the renter's card is charged.

245 The Apple Pay and Google Wallet payments methods are charged imme-
246 diately.

247 When a vehicle that is listed as instantly available is booked, the renter's
248 payment method is immediately charged.

249 5.2.2. Owners

250 Thirty minutes after a trip ends, Turo automatically initiates ACH pay-
251 ments ¹⁸ for then owner's share of the trip price. For extended trips, owners
252 receive a partial payment on day 7 of the trip and subsequent partial pay-
253 ments every seven days until the trip ends. To allow ACH transactions,
254 owners must provide Turo with the account and routing number of their
255 bank account. Turo says that a PCI Level 1-compliant third party stores
256 this information and facilitates payments.

¹⁷An authorization hold, preauthorization, preauth, or card authorization is the practice of verifying transactions that have been initiate with a debit or credit card. Banks will make the balance required to pay the charge unavailable until either the merchant clears the transaction or the hold "falls off," typically within 3 to 5 business days.

¹⁸Automated Clearing House, or ACH, is an electronic network for financial transactions in the United States. ACH credits include direct deposits and payroll. It is also possible to make debit transactions using ACH out of bank accounts. ACH transactions typically take 1-3 business days to clear.

257 5.3. Pricing

258 5.3.1. Trip Pricing

259 Owners may price their vehicles themselves or allow Turo to determine
260 pricing for them based on vehicle make, model, year, mileage, and geographic
261 area. Renters may toggle the days and length of their trip and pricing updates
262 live online and in the apps. Hosts may also charge different amounts for
263 different days of the week (*e.g.*, weekends) or a different daily rate for longer
264 trips (typically a discount).

265 5.3.2. Trip Fee

266 Renters also pay a trip fee that is calculated as a variable percentage of
267 up to 25% of the trip price. Renters are shown the exact amount as they are
268 checking out. Turo states that the trip fee covers operating costs.

269 5.3.3. Protection Plan Pricing

270 Turo offers three protection plans, premium, basic, and no protection
271 (See §2.2). In the United States, premium protection is 40% of the trip
272 price, basic is 15%, and there is no charge for renter who choose to decline a
273 protection plan. Some vehicle owners who opt to carry their own commercial
274 insurance are allowed to charge a their own fee for that protection. Owners
275 are supposed to declare whether they are charging a separate protection fee
276 or if that cost is included in the trip price.

277 5.4. Young Driver Fees

278 Renters between the ages of 21 and 24 incur a charge that is calculated as
279 the great of 30% of the trip price or \$10 USD, whichever is greater. Vehicles

280 in the marketplace whose owners have chosen to carry their own commercial
281 insurance do not incur this cost and such owners are permitted to charge
282 young drivers their own fee. Owners are supposed to declare whether they
283 are charging a young driver fee.

284 *5.5. Security Deposits*

285 In some cases, Turo may require renters to pay a security deposit before
286 they will be permitted to drive a vehicle. Deposits are collected in full before
287 a trip begins. Instantly booked trips see the deposit added at checkout while
288 trips requiring owner approval will see deposits charged when the owner
289 approves the trip. If the deposit cannot be collected, booking of the trip will
290 fail.

291 Deposits are returned to renters 80 hours after the car has been returned
292 to the owner in the same condition that it was found in.

293 *5.6. Delivery Fees*

294 Owners may elect to offer to deliver their cars to local airports or custom
295 locations. These fees, when applicable, are clearly noted in the listing for the
296 vehicle.

297 *5.7. Extras*

298 Some owners may elect to offer “Extras” to their renters and is permitted
299 to set their own fees for these types of items. Where applicable, fees for
300 extras are displayed at checkout time. Extras may include things like tents,
301 roof racks, bikes, and kayaks, as examples of physical items, and post-trip
302 refueling, unlimited mileage, or post-trip cleaning as intangibles. Owners

303 may charge a flat fee for an extra or they may choose to charge on a daily
304 basis.

305 *5.8. Refunds*

306 Refunds for US payment methods typically take 3 to 5 business days and
307 are deposited back into the account used to originally make the payment.

308 *5.9. Payment Authorization*

309 See §5.2 for a discussion of card authorizations and payment timing.

310 *5.10. Ending a Trip Early*

311 Renters who end their trips early, do so through the website or mobile
312 app, and receive approval from the owner, are eligible to receive a partial
313 refund.

314 **6. User Experience**

315 If the Tenant did not like the car? If payment occurred before, how does
316 the money refund happen?

317 *6.1. User Responsibilities and Obligations*

318 *6.1.1. Wear and Tear*

319 *Owners.* “Normal wear and tear” is the result of the normal operation of a
320 vehicle and therefore should be an expected part of the experience of sharing
321 or renting a car on Turo. Owners are not, under any circumstances, protected
322 against normal wear and tear of the interior of their vehicle(s). Owners who

323 have elected the premium protection plan (§2.1.3) receive protection against
324 normal exterior wear and tear.¹⁹

325 *Renters.* Renters are not responsible for wear and tear that are the result of
326 normal use of a vehicle.

327 Renters are fully responsible for damage that is the result of misuse or
328 prohibited use of a vehicle, “significant damage” to the interior of a vehi-
329 cle, and mechanical damage due to negligence, intentional acts, or improper
330 driving on the part of the renter.²⁰

331 6.1.2. *Mechanical Failure*

332 *Renters.* If the vehicle that a renter is using is covered by one of Turo’s own
333 protection plans, then renters can be connected with a dispatcher, available
334 24/7 who has the ability to send a service provider to the vehicle’s loca-
335 tion. Roadside assistance is only available in the United States, Canada, and
336 Germany.

337 Turo states that renters should be aware that they may be liable for
338 “fees associated with the actual services provided (towing, locksmith, battery
339 jump, etc.) during the event.”²¹

¹⁹Defined by Turo as “any dings, dents, cracks, or scratches to the exterior body of the vehicle that is 3 inches in diameter or less. This includes, but is not limited to, rims, wheels, hubcaps, any painted or textured area for the body of the vehicle, and moldings.” See <https://support.turo.com/hc/en-us/articles/217043898>.

²⁰Owners who decline any of Turo’s in-house protection plans and instead opt to provide their own commercial insurance (see §2.2.3) are not covered by Turo against any of the aforementioned items.

²¹“Do you offer national roadside assistance?” Turo Support. Retrieved

340 In the event that the renter is using a vehicle that was listed on Turo by
341 an owner who has brought their own commercial insurance, ²² then roadside
342 assistance will be provided by that vehicle’s owner and/or their insurance
343 carrier. In these cases, renters are instructed to direct their questions about
344 or requests for roadside assistance to the owner of the vehicle.

345 *Owners.* Owners are required to ensure that their vehicle complies with laws
346 and regulations pertaining to vehicle safety, condition, and operation, includ-
347 ing any local seasonal rules or regulations.

348 Turo recommends that owners obtain an annual mechanical and safety
349 inspection from an ASE-certified ²³ mechanic. From time to time, Turo may
350 ask owners to obtain an inspection. In this event, owners will download an
351 inspection form provided by Turo, schedule the ASE inspection, and return
352 the completed form.

353 Failure by an owner to maintain their car in an acceptable or road-worthy
354 condition may result in that vehicle being removed from the Turo market-
355 place.

356 In the event that the owner’s vehicle breaks down while it is being rented
357 and such a breakdown is found to be a result of a violation of Turo’s main-
358 tenance policy, Turo will charge the host \$100 USD. In the event that the
359 renter makes contact with the 24/7 Turo support line and requests roadside
360 assistance or a tow, Turo will also assess a \$200 USD administrative fee to

from <https://support.turo.com/hc/en-us/articles/203990910-Do-you-offer-national-roadside-assistance->

²²See §2.2.3

²³Automotive Service Excellence.

361 the owner.

362 6.2. Traffic Violations and Tickets

363 If the renter violates the traffic rules, who is fined or ticketed and how?
364 (where fines come, how to pay it first and how then compensation takes
365 place)

366 *Renters.* Renters are responsible for paying all tickets for violations that they
367 commit during their trip, with the exception of moving violations and photo
368 tickets. ²⁴ Renters are also responsible for parking tickets, towing fees, and
369 fines that may be levied for up to 24 hours after the end of a trip, provided
370 that such tickets, fines, and/or fees are a result of improper parking on the
371 behalf of the renter.

372 The renter is responsible for informing the owner in the event that they
373 receive a ticket during their trip and ought to immediately pay it.

374 *Owners.* In the event that an owner notifies Turo that a ticket was received
375 during the renter's trip or within the 24 hour period thereafter, Turo will
376 charge the renter's payment method(s) for the total cost of the ticket plus

²⁴In the event that a vehicle is ticketed for speeding, running a red light, or other moving violations, including those captured by cameras, and the owner of the vehicle receives said ticket via mail, then Turo agrees that it will provide the information required by the ticketing body or to the owner such that the owner may contest the ticket and transfer liability for the moving violation to the renter.

Renters are not supposed to pay moving violations or photo tickets immediately because the liability for such violations (including "points" assigned in many US states) may be assigned to the owner of the vehicle for a traffic offense that they did not actually commit.

377 administration fees levied by Turo. Owners must submit their requests for
378 reimbursement within 90 days after the trip in question ended, provide doc-
379 umentation of the ticket, and receipts for payment of the ticket.

380 *6.2.1. Canceling a Reservation*

381 *Renters.* Turo’s cancellation policy ²⁵ states that renters may cancel their
382 trips through the Turo website or mobile apps. Cancellations take place
383 immediately.

384 If a renter cancels a trip within one hour of making the reservation, they
385 are refunded 100% of the trip price and 100% of the Turo trip fee. Cancellations
386 made more than seven days before a trip is scheduled to begin result in
387 100% of the trip price being refunded, but Turo keeps the trip fee. Renters
388 receive a refund for 90% of the trip price and 0% of the trip fee if cancellations
389 are made between 1 and 7 days of the trip’s scheduled start. Cancellations
390 made with less than 24 hours remaining until the scheduled start of the trip
391 are not eligible for any refunds.

392 Protection fees are refunded in full if the renter cancels the trip before
393 the trip is scheduled to start, as are young driver fees.

394 *Owners.* In the event that the owner of the vehicle needs to cancel a trip,
395 then they must contact the renter in writing using the Turo website or mobile
396 apps. Cancellations by owners are effective immediately and result in a 100%
397 refund being issued to the renter.

398 Hosts will be charged a \$50 USD fee if they cancel a trip with fewer than

²⁵“Cancellation Policy.” Turo. Retrieved from <https://turo.com/policies/cancellation>

399 24 hours remaining until the trip's scheduled start. Cancellations made by
400 owners outside of the 24 hour window result in a \$25 USD fee being charged
401 to the owner. Turo states that additional penalties, including having a car
402 delisted, may result if an owner repeatedly cancels trips.

403 *Flight Delays and Flight Cancellations.* In the event that a flight that the
404 renter was scheduled to take is delayed or canceled, Turo requires the renter to
405 make contact with the owner to request a modification to the trip's itinerary
406 to reflect a new start time. Owners are expected to make a good faith effort
407 to accommodate new start times for trips.

408 In the event that the owner cannot or does not accommodate a new start
409 time for the trip as the result of a flight delay or cancellation, Turo will issue
410 a 100% refund to renters. Renters must provide evidence that their flight
411 suffered an issue.

412 Renters must make contact with owners at 1 hour before the trip start
413 time to be eligible for a refund. They must also notify Turo within 24 hours
414 after the scheduled start time of trip in order to be eligible for a refund.

415 6.2.2. *Cleaning Cars*

416 Owners are expected to provide clean cars to renters. Renters are in-
417 structed to contact Turo Support if they take possession of a car that is
418 dirty. Similarly, renters are expected to return vehicles in the same or better
419 condition as when they found them. Owners are also instructed to contact
420 Turo Support if their vehicle is returned them in unclean condition.

421 *Cleaning Claims.* Turo requires owners to send before and after pictures
422 within 24 hours of a trip's end if their car was returned to them in unclean

423 condition. The check-in and check-out features of the mobile apps are rec-
424 ommended for prompt filing and handling of cleaning claims. After Turo has
425 reviewed the information, Turo may receive a reimbursement based on the
426 severity of the claim.

427 *Cleaning Fines and Fees.*

- 428 • Not Eligible Small amounts of refuse, crumbs, dirt, or sand, small marks
429 that can be easily cleaned.
- 430 • Light Cleaning: \$30 Significantly dirtier exterior than when car was
431 rented out; significantly dirtier floor mats; large amounts of crumbs,
432 dirt, sand, or food.
- 433 • Medium Cleaning: \$50 Light stains or residue on hard surfaces.
- 434 • Heavy Cleaning: \$100 Major stains or residue on fabric or other hard-
435 to-clean surfaces.
- 436 • Severe Cleaning: \$150 Any of the previously mentioned situations at
437 such a level that cleanup requires steam cleaning or detailing of the
438 vehicle.
- 439 • Pet Hair: \$150 Applicable to events in which a pet enters a vehicle
440 without prior consent of the owner, events in which the owner consents
441 to the presence of a pet but the vehicle is returned with significant
442 amounts of pet hair. Turo includes service animals in this policy.
- 443 • Smoking: \$50 or \$150 \$50 charged for smoke smell removal and \$150 for
444 smoke smell removal and removal or cleaning of cigarette butts, ash, etc.

445 In the event that burn marks are found in a returned vehicle, owners
446 are instructed to submit a damage claim, not request reimbursement
447 for cleaning.

- 448 • Maximum: \$250 Reserved for a combination of issues like the combi-
449 nation of smoke remnants and severe cleaning level soiling.

450 **7. User Interface**

451 We need all screenshots of the renters private office (after the trip is com-
452 pleted). I need screenshot of every page inside the app (Mobile and desktop)
453 If it works: personal car owner's office - what he sees there, screenshots of
454 the pages. Is there a single app for all users or do owners and renters each
455 have dedicated apps?

456 *7.1. Renters*

457 *7.2. Owners*