



Ride-sharing insurance paves the way, *Daily Journal*

By Tad Devlin and Sheila Pham
(September 26, 2014)

While transportation network companies (TNCs), often called "ride-sharing companies," such as Uber and Lyft have been successfully operating for several years, it was only a matter of time before the issues related to insurance coverage came to fore. This past New Year's Eve in San Francisco, an Uber driver fatally struck a 6-year-old girl as she was crossing the street in a crosswalk. After the driver tendered the claim to his insurer, issues arose regarding what, if any, coverage applied when he had his Uber app on, but no passengers in the car. Personal auto insurance generally does not cover commercial activity, while ride-sharing insurance policies at the time generally covered drivers only when they had passengers.