

TPC 03.12.14
ITEM 6.1
HAND-OUT

Benishek-Clark, Anne

From: Schmidt, Chris
Sent: Wednesday, March 12, 2014 10:57 AM
To: Gary Poulson; Benishek-Clark, Anne
Subject: FW: ride-sharing

From: Just Aguy <justaguy.chi@gmail.com>
Sent: Wednesday, March 12, 2014 10:54 AM
To: All Alders
Subject: ride-sharing

General Information

Name: Just Aguy
Address: 1 N State St
City: Chicago
State: IL
ZIP: 60601
Phone:
Work Phone:
Email: justaguy.chi@gmail.com
Should we contact you?: Yes

Message:

I'm an Ubertaxi driver in Chicago. Uber is recruiting Chicago cab drivers to join their UberX service in their personal cars. I attended one of their info/signup sessions. UberX was unable to name even a SINGLE insurance company that would cover me and my personal car if joined UberX! When I asked if I should get commercial insurance, I was told that UberX didn't ALLOW that! In my opinion UberX is inducing and perpetuating insurance fraud by signing up unwitting drivers! Every SINGLE UberX, Lyft, SideCar driver is hiding their ride-sharing status from their insurance providers...these individuals will be on the hook for untold humongous damages and liability when a serious accident eventually happens. And UberX will simply deactivate the driver, deny liability and walk away, as it did in the case of death of Sofia Liu on 12/31/13 in San Francisco! The insurance policy that UberX touts is the secondary, and only an excess liability policy...the drivers own insurance is the primary insurance. But every personal car insurance has an exclusion that prohibits vehicle-for-hire activity. So not only any claim would be denied, but the policy would be cancelled too!

Lyft along with UberX had to form an peer-peer ride-sharing insurance coalition in California, the state where they have been operating the longest. Lyft and UberX wouldn't be wasting their energies on this venture if they didn't know that there were definite Insurance problems with their ride-sharing business model! Uberx, Lyft and SideCar need to STOP inducing and perpetuating this insurance fraud by having unwitting drivers sign-on in one municipality after another! After they have resolved the insurance issue, then perhaps they can try to take on the local regs. regarding taxicabs! I think the Feds need to step in and have a look at these deliberately misnamed "ride-sharing" outfits for violating RICO statutes for engaging in this fraud in one municipality after another!

Recipient:
All Alders