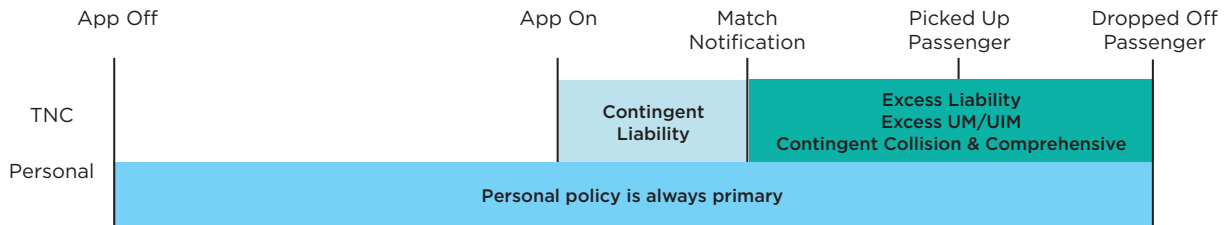




Insurance Overview



1

What coverage applies when a driver does not have the Lyft application on and is driving his or her car for personal use?

A driver's personal policy will respond when a driver is using his or her car for personal use.

2

What coverage applies when a driver turns the Lyft application on but has not accepted a ride request yet?

A driver's personal policy should cover the period when a driver has the Lyft application on but has not accepted a ride request because the driver is not transporting a passenger for a fee or for business use. To date, we have never seen a denial by a personal auto insurer when the Lyft application is on but a driver has not accepted a request.

However, Lyft has purchased contingent liability coverage for this period to remove any ambiguity. This liability coverage is called "contingent" because it is *contingent* on the driver's personal auto insurer denying coverage. The coverage is up to \$50,000 for bodily injury per person, \$100,000 total for bodily injury per occurrence and \$25,000 for property damage.

3

What coverage does Lyft provide when a driver accepts a ride request in the application?

Lyft's excess liability, UM/UIM coverage and contingent collision & comprehensive coverage policies are in effect beginning when a driver on the Lyft platform is matched with a passenger until the passenger is dropped off. There is a \$1M limit for the excess policies. These policies apply in the event there is a denial by a driver's personal auto insurer.

Excess Liability Policy: Responds to a driver's liability to passengers, other drivers, pedestrians and other third parties arising from an accident. It is designed to provide coverage in the event that a driver's personal insurance does not respond or covers only a portion of the driver's liability associated with an accident.

Excess UM/UIM: Responds when a driver is in an accident with a third-party driver who is uninsured or underinsured and is ultimately at fault for bodily injury caused to the Lyft driver, Lyft passengers or third parties.

Contingent Collision & Comprehensive: Lyft provides contingent collision and comprehensive coverage for those drivers who have purchased collision and comprehensive coverage on their personal policies. Such coverage is called "contingent" because it is *contingent* on the driver's personal collision or comprehensive insurer denying coverage. The coverage is up to \$50,000 per occurrence with a \$2,500 deductible.