# Insurance **Overview**

Insurers across America are moving quickly to respond to consumer demand and bring new ridesharing insurance products to market. Lyft currently provides insurance coverage at all parts of a ride to ensure a safe trip.

How Do Lyft's Policies Work?

The subject of insurance can be a complicated one, but it's important to know how and when Lyft's policies respond in the event of an incident. The following is an overview of Lyft's insurance policies. There are four coverages included. Unless otherwise noted, these coverages are in effect from the time a driver accepts a ride request until the time the ride has ended in the app.

- Contingent Liability (coverage only when available to accept a ride request)
- Primary Automobile Liability
- Contingent Comprehensive & Collision
- Uninsured/Underinsured Motorist (UM/UIM)
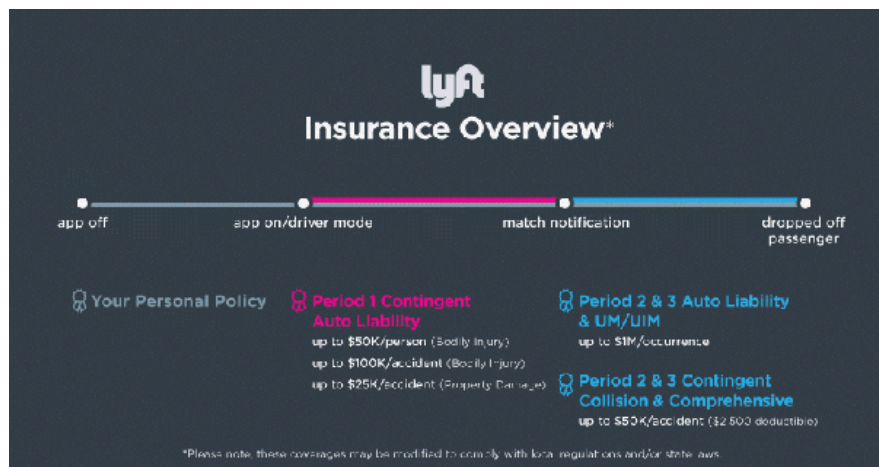
How Does Lyft's Liability Coverage Work?

Lyft's liability insurance is designed to act as the primary coverage from the time drivers accept a ride request until the time the ride has ended in the app. Note: *If a driver has commercial insurance or a Transportation Network Company endorsed policy, Lyft's policy remains excess.*

Here's how it works:

- DRIVER MODE **OFF**

  A driver's personal insurance is the insurance policy.

- DRIVER MODE **ON** BUT NOT YET ACCEPTED A RIDE

  Lyft provides Contingent Liability protection if personal insurance doesn't.

- RIDE **REQUEST** ACCEPTED THROUGH THE **END** OF LYFT RIDE

  Lyft's liability coverage is primary to a driver's personal insurance. It's designed to cover a driver's liability for property damage and bodily injury to passengers and/or third parties.

Driver Background **Checks**

Every driver who applies to become a part of the Lyft community is screened for criminal offenses and driving incidents.

Each background check includes:

A social security number trace — searches against a database of over 400 different sources such as property deeds/mortgages, vehicle registrations, licenses and permits, US Postal Mail Forwarding Service, utility company billing records, and other resources where the individual has used the social security number along with a name and an address. This search generates a history of past and present addresses and a list of names associated with those addresses, including aliases, maiden names, nicknames and names misspelled or variously transliterated across languages.

An enhanced nationwide criminal search — searches against hundreds of millions of records collected from all over the country, including state Department of Corrections, most wanted lists, and outstanding warrants as a part of SterlingBackCheck criminal background screening services.

County court records — directly searches criminal records from courts within any U.S. counties that the prior searches have identified as linked to the applicant. This search reveals any felony or misdemeanor cases and their final outcome, or current status if the matter is still pending.[1]

Federal criminal court records — This search identifies criminal case details and outcomes from any of the 94 U.S. federal district courts.

U.S. Department of Justice 50-state sex offender registry search — searches the publicly available Federal Department of Justice (DOJ) Sex Offender Registry which includes real-time listings of registered sex offenders and other violent offenders in all 50 states.[2]

Background Check

Screens for the following crimes as reported by credit reporting agency[1]:

- Violence
- Sexual Offenses in the publicly available sex offender registry
- Felonies
- Drug-related Offenses

OIG/SAM Checks

Searches the Office of Inspector General (OIG) and System for Award Management (SAM) government exclusion lists:

- Monthly OIG & SAM checks
- Identified drivers will not be dispatched for healthcare-related rides

Driving Record Check

Screens for the following as reported by credit reporting agency:

- Age 21+ with 1 year or more of driving history[3]
- Valid personal auto insurance that meets or exceeds state requirements
- No more than three minor violations in the past 3 years
- No major or severe violations in the past 3 years (e.g. reckless driving)

[1]Only the most recent 7 years of criminal conviction records are reviewed for convictions recorded in CA, CO, KS, MA, MD, MT, NH, NM, NV, NY, TX, & WA.

[2]except Nevada, which currently has an injunction in place.

[3]19 or older for drivers in NYC

lyft

DRIVER BACKGROUND CHECKS

Trust & **Safety**

Consumers want safer transportation. The Lyft platform was designed with a holistic approach to safety. A wide range of innovative features keep both drivers and passengers feeling confident, informed, and accountable at all times.

CONFIDENT

- Criminal background check
- Driving record check
- Age 21* or older
- Valid U.S. driver license with at least 1 year of driving history

TRANSPARENT

- In-app photo identification
- In-app vehicle photo and license plate number
- GPS vehicle tracking
- Trip summary sent to passenger email
- Anonymized voice and text connection for driver/passenger while matched
- Cashless payment transaction

ACCOUNTABLE

- 24/7 Trust & Safety Team
- Zero-tolerance drug and alcohol policy
- 2-way ratings after each completed ride
- Automatic review of rides ending in low ratings
- Automated lost and found center

97%
of passengers feel Lyft has high safety standards

Lyft & **Public Safety**

With just a tap, Lyft connects passengers with friendly local drivers providing safe, reliable rides.

Lyft Makes Our Cities **Safer**

Studies have shown that availability of services like Lyft in an area improve road safety, **reduce alcohol-related driving arrests by up to 51%**, and reduce assault and disorderly conduct arrests by up to 42%[1]

Innovations in Safety

All rides are tracked via GPS from start to finish, and passengers can share their route and ETA with friends and family easily from their smartphone.

Riders receive a trip summary, which shows the driver's photo and name, date and time of the ride, in addition to the pickup and drop off location.

Lyft's Trust & Safety team proactively reviews the 360 degree feedback provided by the passenger and driver after each ride, as well as providing a 24/7 critical response phone line.

> "Lyft has been the only TNC that has acknowledged that safety is not only a priority, but there should also be some overarching rules and regulations. We applaud Lyft for its leadership in this area."[2]
>
> - California Public Utilities Commission

A **Welcoming** Space

Women are traditionally underrepresented in for-hire transportation — only 12.7% from 2015 BLS estimates — due to risk factors that include carrying cash and lack of passenger information and accountability. Lyft's improvements in trust, accountability, and transparency are key reasons why women now account for nearly **30% of drivers** on the Lyft platform and **60% of passengers**.

For more information or to request a presentation for your department, contact us at OfficerTraining@lyft.com

1. Dills and Mulholland. "Ride-Sharing, Fatal Crashes, and Crime." May 31, 2016. http://ssrn.com/abstract=2783797
2. California Public Utilities Commission, "DECISION ADOPTING RULES AND REGULATIONS TOPROTECT PUBLIC SAFETY WHILE ALLOWING NEW ENTRANTS TO THE TRANSPORTATION INDUSTRY" (Sept. 23 2013), pg. 23