

Mercury Insurance Launches Ride-hailing Insurance for California's Uber & Lyft Drivers

Auto coverage will start once drivers turn on for-hire ride-hailing apps

Los Angeles, Calif. (PRWEB) January 27, 2016 -- Today, Mercury Insurance announced that it is offering [ride-hailing insurance to cover Uber, Lyft and other Transportation Network Company](#) (TNC) drivers. This new coverage will provide drivers with insurance that will bridge the gap between their personal auto insurance and the coverage provided by their TNC.

Ride-hailing drivers have been left without coverage by their insurance companies in the past if they got into an accident while their ride-hailing app was on, but they hadn't accepted a ride. This new coverage will close that gap and provide drivers with access to coverage throughout the entire ride cycle. Previously, drivers were only covered by TNC commercial insurance once they accepted a ride.

“Many Californians enjoy driving for companies like Uber and Lyft as a great way to earn a living or make extra cash because they can set their own hours, be their own bosses and meet new people,” said Jim Reeves, Mercury’s research and development group manager. “Many of them are unknowingly putting themselves and other drivers at risk, however, because they don’t have adequate insurance coverage in the event they get into an accident when their app is on, but they haven’t accepted a ride.

“Mercury wants to ensure these individuals are able to earn an honest living without having to worry about paying costly repair or medical bills out-of-pocket – and we’ll be able to offer this peace of mind for as little as 20 cents a day.”

Ride-hailing is divided into three phases:

- * Phase one: Drivers have turned on the ride-hailing app, but haven’t accepted a fare
- * Phase two: Drivers have accepted a fare and are on their way to pick up the passenger(s)
- * Phase three: Drivers are transporting passengers to their destinations

Mercury’s ride-hailing insurance will cover drivers during the first phase of their trip. This coverage is not provided by personal auto policies and the TNCs provide very limited coverage during this phase, too. This means that if drivers get into an accident during phase one, they will have to pay to repair any damages to their vehicles and the TNC liability coverage is capped at \$50,000 per person and \$100,000 per accident for injury to others. Mercury’s ride-hailing insurance will provide additional coverage above and beyond the TNC coverage and also fix the insured’s vehicle in a covered loss if those coverages had been purchased from Mercury.

“Mercury has been protecting drivers for more than 50 years. It’s what we do. So, we’re very excited to be one of the first companies to extend the coverage to ride-hailing drivers and protect not only them, but the drivers and families with whom they come in contact on the road,” said Reeves.

Currently, Mercury’s ride-hailing insurance is only available to California rideshare drivers. Go to www.mercuryinsurance.com/ride-hailing-insurance/california.html or contact a [local Mercury auto insurance agent](#) to learn more.



ABOUT MERCURY INSURANCE

Mercury Insurance (MCY) is a multiple-line insurance organization predominantly offering personal automobile, homeowners and commercial insurance through a network of independent agents in Arizona, California, Florida, Georgia, Illinois, Michigan, Nevada, New Jersey, New York, Oklahoma, Pennsylvania, Texas and Virginia. Since 1962, Mercury has specialized in offering quality insurance at affordable prices. For more information visit www.mercuryinsurance.com or Facebook.com/MercuryInsurance and follow the company on [Twitter](#).

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Contact Information

Wendi Sheridan

Pacific Communications Group

(424) 903-3644

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