

## **Mercury Insurance Launches Ride-hailing Insurance for Illinois Uber and Lyft Drivers**

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

Los Angeles, Calif. ([PRWEB](#)) April 26, 2016 -- Today, Mercury Insurance announced that it is offering ride-hailing insurance to cover Uber, Lyft and other Transportation Network Company (TNC) drivers in Illinois. 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 because of gaps in the coverage. Mercury's ride-hailing coverage will fill the gaps and provide drivers with high quality insurance that will cover them throughout the entire drive cycle. This means that if drivers get into an accident in any portion of the drive cycle and are liable they will be insured up to the limits of coverage purchased.

“Many residents of Illinois 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 60 cents a day.”

The ride-hailing drive cycle is divided into three periods.

- \* Period 1: Drivers have turned on the ride-hailing app, but haven't accepted a fare.
- \* Period 2: Drivers have accepted a fare and are on their way to pick up the passenger(s).
- \* Period 3: Drivers are transporting passenger(s) to their destinations.

Mercury's ride-hailing insurance will extend drivers' personal auto policies from Period 1 through Period 3 of the drive cycle, allowing them to obtain coverage not provided by their ride-hailing companies. This means that if drivers get into an accident during any period of the drive cycle and have Mercury's ride-hailing insurance, they will have coverage above and beyond the coverage provided by their TNC. Mercury's ride-hailing insurance will also fix the insured's vehicle in a covered loss if those coverages have been purchased from Mercury. In addition, if the policies provided by both the TNC and Mercury include coverage for the insured's vehicle, then the Mercury policy will pay for any “gap” between the higher deductible on the TNC policy and the lower deductible on the Mercury policy.

“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 which they come in contact on the road,” said Reeves.

Currently, Mercury's ride-hailing insurance is also available to Arizona, California, Oklahoma and Nevada ride-hailing drivers. Go to [www.mercuryinsurance.com/ride-hailing-insurance/united\\_states.html](http://www.mercuryinsurance.com/ride-hailing-insurance/united_states.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](http://www.mercuryinsurance.com) or Facebook.com/MercuryInsurance and follow the company on Twitter.

###



**Contact Information**

**Wendi Sheridan**

Pacific Communications Group

(424) 903-3644

**Online Web 2.0 Version**

You can read the online version of this press release [here](#).