

Attachment A.

CPUC Insurance Requirements for Transportation Network Companies (TNCs)

For purposes of insurance requirements, TNC services are defined by three periods:

Period 1: App open – waiting for a match.

- Period 1 - TNCs shall provide primary insurance in the amount of at least fifty thousand dollars (\$50,000) for death and personal injury per person, one hundred thousand dollars (\$100,000) for death and personal injury per incident, and thirty thousand dollars (\$30,000) for property damage. TNCs may satisfy this requirement through: (a) TNC insurance maintained by the driver; (b) TNC insurance maintained by the TNC that provides coverage if a driver does not maintain the required TNC insurance, or if the driver's TNC insurance ceases to exist or is cancelled; or (c) a combination of (a) and (b).
- TNCs shall also maintain insurance coverage that provides excess coverage insuring the TNC and the driver in the amount of at least two hundred thousand dollars (\$200,000) per occurrence to cover any liability arising from a participating driver using a vehicle in connection with a TNC's online-enabled application or platform. TNCs may satisfy this requirement through: (a) TNC insurance maintained by the driver, if the TNC verifies that the driver's TNC insurance covers the driver's use of a vehicle for TNC services; (b) TNC insurance maintained by the TNC; or (c) a combination of (a) and (b).

Period 2: Match accepted – but passenger not yet picked up (i.e. driver is on his/her way to pick up the passenger).

Period 3: Passenger in the vehicle and until the passenger exits the vehicle.

- Periods 2 and 3 - TNCs must provide primary commercial insurance in the amount of one million dollars (\$1,000,000). TNCs may satisfy this requirement through: (a) TNC insurance maintained by the driver, if the TNC verifies that the driver's TNC insurance covers the driver's use of a vehicle for TNC services; (b) TNC insurance maintained by the TNC; or (c) a combination of (a) and (b).
- Period 3 - TNCs shall also provide uninsured motorist coverage and underinsured motorist coverage in the amount of one million dollars (\$1,000,000) during Period 3 (i.e., from the moment a passenger enters the vehicle until the passenger exits the vehicle). TNCs may satisfy this requirement through: (a) TNC insurance maintained by the driver, if the TNC verifies that the driver's TNC insurance covers the driver's use of a vehicle for TNC services; (b) TNC insurance maintained by the TNC; or (c) a combination of (a) and (b). The policy may also provide this coverage during any other time period, if requested by a participating driver relative to insurance maintained by the driver.

The insurance requirements must be disclosed on each TNC's app and website.

Each TNC must file its insurance policies under seal with the CPUC as part of applying for a license. The license for the TNC will automatically expire upon expiration of the insurance policy, unless and until the TNC provides an updated insurance policy and applies to renew its license.

Each TNC must file its unredacted certificate of insurance with the CPUC. The unredacted certificate of insurance will be made public.