



Allstate Ride for HireSM

Helping you to understand some of your possible ride-hailing risks.

If you're thinking about using your personal vehicle for ride-hailing purposes, you'll want to make sure you've got the right coverage. It's important to know that **using your personal vehicle to drive for a transportation network company (TNC) can create gaps in your auto insurance coverage.** Let us help you make sure you're protected.



What is ride-hailing?

"Ride-hailing" means to be available for hire and provide taxi-like services with a personal vehicle for a transportation network company (TNC).

Things to consider

- Personal auto insurance policies may exclude coverage when an insured auto is used to drive for a TNC
- TNCs offer insurance protection that may fall short of your needs in the event of an accident

An extra layer of protection: Allstate personal auto policy with Allstate Ride for Hire added on

For around **\$15–\$20 per year**, *Allstate Ride for Hire* may help fill the gap between the TNC commercial policy coverage and your existing Allstate auto policy in two situations:

- 1) **When the app is on but you don't have a passenger and have not yet accepted an assignment:** Most personal policies have exclusions and your TNC may have limited coverage. *Allstate Ride for Hire* can help fill some of the coverage gaps between the TNC commercial policy coverage and your existing Allstate auto policy.
- 2) **You're driving to pick up a passenger or are driving a passenger:** The TNC policy may apply, but there may be high deductibles. *Allstate Ride for Hire* provides deductible gap coverage to help reduce your out-of-pocket expenses for damage to your vehicle.*

Ride-hailing coverage and gaps — how Allstate Ride for Hire can help

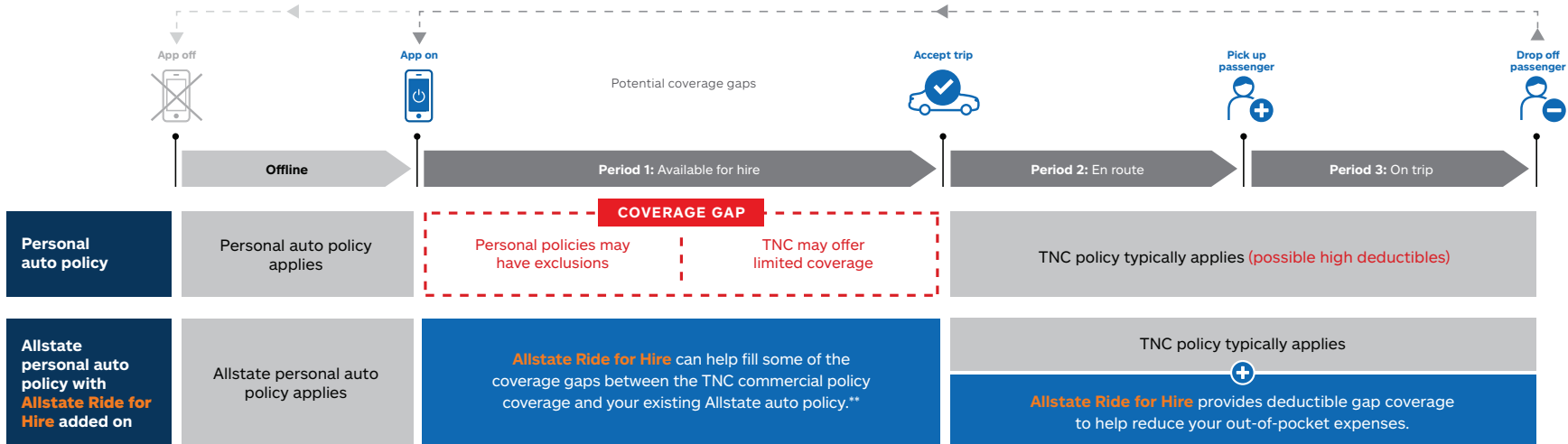


Chart for illustrative purposes only and assumes TNC provides a certain level of coverage. Please refer to your personal auto policy and to the policy of the TNC to determine coverage for your situation. Allstate Ride for Hire only applies to covered losses.

*Allstate Ride for HireSM provides deductible gap coverage for damage to your vehicle up to \$2,500.

**Possible TNC coverage may apply up to/in addition to your current Allstate auto policy.

Not available in every state. Feature optional. All coverages subject to terms, conditions, limitations, exclusions and state availability. Terms may vary by state.