

MASSACHUSETTS ENDORSEMENT – PM-0108-S

RIDE-SHARING AND CAR-SHARING EXCLUSION ENDORSEMENT

This endorsement includes changes that affect your auto insurance. Please read this endorsement carefully to see how it affects your policy.

We will not pay for damages or benefits under any Coverage Part of your policy while **your auto** is:

1. being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through a:
 - a. ride-sharing program; or
 - b. car-sharing program; or
 - c. transportation network service;

which operate under an agreement and for compensation for the transportation of people or property. This includes but is not limited to any period of time a vehicle is being used by **you** or any **household member** who is logged into such program or service as a driver, whether or not a passenger is **occupying** the vehicle.

This does not apply to the use of **your auto**;

- a. in a share-the-expense car pool; or
- b. in an expense reimbursement program either as a volunteer or at work; or
- c. in providing volunteer transportation services at the direction of a charitable group.

PERSONAL AUTOMOBILE INSURANCE POLICY RIDE-SHARING AND CAR-SHARING EXCLUSION ADVISORY NOTICE TO POLICYHOLDERS

This is a Notice regarding your Personal Auto Policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Coverage Selections Page for complete information on the coverages you are provided. If there is any conflict between the Policy and this summary, **THE PROVISIONS OF YOUR PERSONAL AUTO POLICY SHALL PREVAIL.**

PM-0108-S –Ride-Sharing and Car-Sharing Exclusion Endorsement

When this endorsement is attached to your policy, your policy excludes coverage for all accidents that occur while your auto is being used in connection with a:

1. ride-sharing program; or
2. car-sharing program; or
3. transportation network service;

This exclusion applies to all coverage parts.

A car-sharing program includes the leasing, rental, or sharing of your auto with persons other than you or a household member under an agreement and with payment to you.

A ride-sharing program or transportation network service includes using your auto for hire to transport people or property for any type of compensation. These programs and services typically use smart-phone applications and other Internet-based platforms to connect passengers with drivers who use personal autos to provide transportation services for a donation or a fee. This includes but is not limited to any period of time a vehicle is being used by you or any household member who is logged into such program or service as a driver, whether or not a passenger is occupying the vehicle.

You should:

- Review your Personal Auto Policy and any applicable transportation network service or other insurance policy carefully; and
- Contact your insurance agent or broker to discuss potential gaps in insurance coverage under your policy and the transportation network service or other policy which may arise while participating in these programs or services.

-MASSACHUSETTS ENDORSEMENT -M- PM-0108-S
Personal Vehicle Sharing Exclusion

RIDE-SHARING AND CAR-SHARING EXCLUSION ENDORSEMENT

This endorsement includes changes that affect your auto insurance. Please read this endorsement carefully to see how it affects your policy.

We will not pay ~~any claim for injury damages or property damage benefits~~ under ~~the~~ any Coverage Part of your policy; while **your auto** is:

1. being used in a personal as, or is available for use as, a public or livery conveyance, including a vehicle for hire through a:
 - ~~a. ride-sharing program. Such programs allow the use of your auto; or~~
 - b. car-sharing program; or
 - c. transportation network service;

which operate under an agreement and for compensation for the transportation of people or property. This includes but is not limited to any period of time a vehicle is being used by a person other than you or any household member under an agreement and with payment to you. This exclusion who is logged into such program or service as a driver, whether or not a passenger is occupying the vehicle.

This does not apply to Personal Injury Protection (Part 2) the use of your auto;
~~[Ed. 10-13]~~

- a. in a share-the-expense car pool; or
- b. in an expense reimbursement program either as a volunteer or at work; or
- c. in providing volunteer transportation services at the direction of a charitable group.