



Insurance Tips

Stay safe when using ride-hailing services

Whether traveling or getting around the city, ride-hailing services are a convenient option for many. Thirty percent of all Americans use ride-sharing services, according to a recent Gallup poll. For those aged 18 to 29, use jumps to 45%.

While hailing a ride via smartphone app is an increasingly popular way to get around, using the services comes with risks.

Here are some ways to stay safe:

- **Know if you're covered.** Throughout the ride-hailing process, three different insurance policies may be active—your driver's, the company's and yours:
 - **Your driver's:** Unless your driver has a commercial policy, your driver's personal policy is likely rendered null and void once the app is opened—so it won't protect you as a passenger.
 - **The company's:** Once your driver accepts your ride request through a company's app, the company's insurance kicks in. This usually includes liability coverage as well as uninsured or underinsured motorist bodily injury coverage, both of which cover passengers if they are injured in an accident.
 - **Yours:** If you, the passenger, have a personal auto policy, you may also be covered for a portion of medical expenses you incur after an accident. If you have questions, talk to your insurance agent.
- **Check your driver's rating.** Before you ride, make sure your assigned driver has at least 4.5 out of 5 stars. Scan reviews for negative comments, and if it doesn't feel right, cancel the trip and hail another driver.
- **Wait for your ride inside.** When possible, stay inside while you summon and wait for your ride. Using your phone outdoors can make you a target for thieves.
- **Tell someone about your trip.** Let someone know you are hailing a ride, and tell them where you're going. Lyft and Uber contain features that allow you to share your exact route, current location and estimated time of arrival with someone you trust—and they don't need the app to receive the information.
- **Confirm your driver before getting in.** They say never get in a car with a stranger; that's also true with ride-hailing. Ask for the driver's name, and ask, "Who are you here for?" Cross-check the license plate with the number on your app before you get in the car.

These tips are provided by the Marketing team at CSAA Insurance Group, a AAA insurer.

- **Buckle up in the back seat.** Always sit in the back so you can exit on either side in an emergency, and to put distance between you and the driver. Remember to wear your seatbelt.
- **Don't share personal information.** Don't give the driver your phone number, or reveal personal information like where you live or work, if possible.
- **Pay through the app.** Never give your driver cash; always used a credit card or debit card stored within the app to pay for your ride.
- **Stay vigilant.** If you sense trouble, dial 9-1-1. Some ride-hailing apps also include emergency buttons that connect you with 9-1-1. If it's safe, exit the vehicle quickly and go to the nearest public area. Report all incidents, even attempted crimes, to police.

For more information, talk to a AAA Insurance agent or visit your local branch office.