

Your Personal Auto Insurance, Transportation Network Company Operations, and Delivery Driving

A personal auto policy typically excludes business use

In recent years, more and more consumers use their personal vehicles to drive for Transportation Network Companies, such as Uber or Lyft. Similarly, consumers use their personal vehicles to deliver food, groceries, and other goods for companies such as Grubhub or InstaCart. Your personal auto policy will most likely not provide coverage if you use your car for commercial purposes; however, some auto insurers offer supplemental insurance products (at an additional cost) that extend coverage for vehicle owners providing ride-sharing or delivery services.

Knowing your exposures and coverages

When you experience a change in risk exposure (such as a new car, new equipment, change in use of a vehicle) it is important to review your policy to determine if your coverage is adequate in the event you may suffer a loss. Contact your insurance company or speak with a licensed insurance agent / broker about what coverages are available to best fit your needs while using your vehicle for business.

The company you are driving for may carry a commercial auto policy intended to cover certain types of losses. If you have concerns over the contractual language with a company, you may wish to consult an attorney to advise you of your legal rights.

Requirements

The Alaska Division of Insurance reviews complaints against insurers to determine if a violation of Alaska insurance law has occurred. The Division does not set the insurance requirements for transportation network or delivery companies.

To research how the Alaska Division of Corporations, Business and Professional Licensing (CBPL) may address these issues/regulate these companies you may contact them at 907-269-8160. There is a FAQ page on [Transportation Network Drivers](#) located on the CBPL. This may or may not apply to delivery drivers. You may want to check with CBPL for additional clarification.

Coverage Denials

If your insurer did not provide written denial of the claim indicating the specific provisions, conditions, exclusions, and facts upon which the denial is based and/or you have been unable to access your policy, you may consider filing complaint by completing our complaint form linked [HERE](#).