

## **Proposed Comprehensive and Collision Coverage for Transportation Network Drivers**

### **Option #1: (Adopted by the Utah State Legislature – Pending Utah Governor's Signature)**

(1) A transportation network company or a transportation network driver shall maintain comprehensive and collision insurance that covers, on a primary or contingent basis, a transportation network driver's use of a vehicle while providing transportation network services, and that includes:

- (a) an acknowledgment that the transportation network driver is using the vehicle in connection with a transportation network company during a prearranged ride or waiting period, or that the transportation network driver is otherwise using the vehicle for a commercial purpose; and
- (b) coverage limits that are at least equal to such coverage limits, if any, for the personal automobile insurance maintained by the vehicle's owner and reported to the transportation network company.

(2) If a transportation network company's insurer insures a vehicle with a lien against the vehicle, and the transportation network company's insurer covers a claim regarding the vehicle under comprehensive or collision coverage, the transportation network company shall direct the transportation network company's insurer to issue the payment for the claim:

- (a) directly to the person that is repairing the vehicle; or
- (b) jointly to the owner of the vehicle and the primary lienholder.

### **Option #2:**

(1)(a) If a vehicle that is subject to a lien is damaged while being used to provide transportation network services, a transportation network company or its insurer shall provide comprehensive and collision coverage for such damage, on a primary or contingent basis, to the extent of the outstanding amount of the lien.

(b) Any payment under the coverage required in Subsection (4)(a) must be issued:

- (i) directly to the person that is repairing the vehicle; or
- (ii) jointly to the owner of the vehicle and the primary lienholder.

(c) A transportation network company may require a transportation network driver to purchase comprehensive and collision coverage for the vehicle the driver uses to provide transportation network services.