

UBER AND INDEPENDENT BUSINESSES

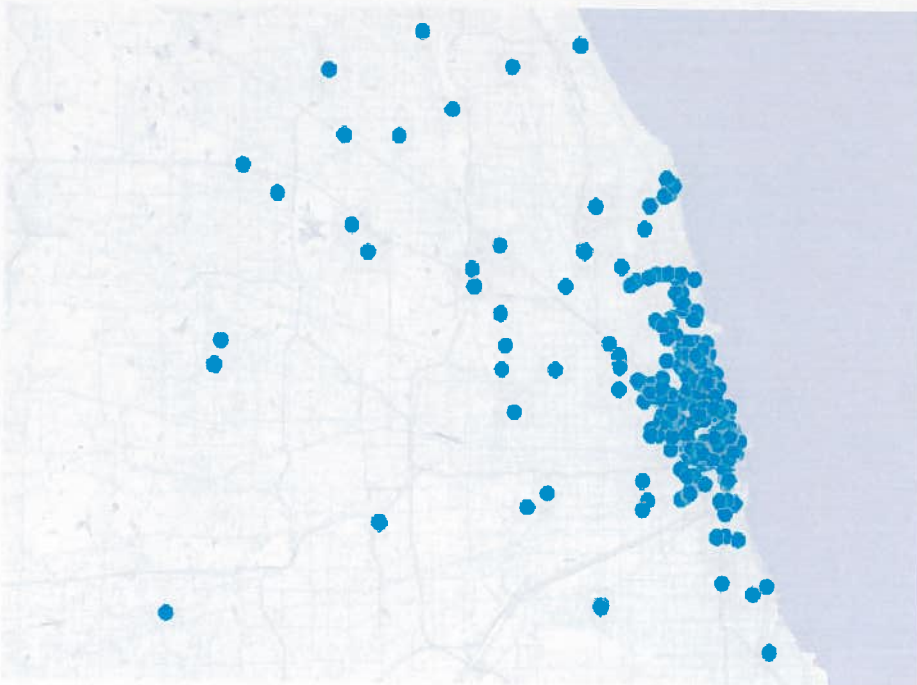
Small and independent businesses provide countless benefits to our local communities. By expanding access to transportation, Uber helps bring new customers to small businesses all over the city.

GROWING MARKETS

One of the largest costs to businesses is real estate. Choosing locations near major highways and mass transit or renting additional parking lot space increases operating costs. Unfortunately, without the right location or parking capacity, a business cannot grow.

Uber helps solve this problem. By combining low wait times with broad coverage, riders can patron businesses all over the city without worrying about finding parking or how to get home. Businesses, particularly those most cost sensitive, are able to bolster their revenues without additional cost.

Approximately 10% of Uber trips end at identified small and independent businesses.



RIDERS VISIT INDEPENDENT BUSINESSES

Each dot represents the dropoff of a completed Uber ride to an identified small business in Chicago.

Data is from October 2015.

WORKING WITH UBER

Uber offers people a new way to work—on their own terms. People choose Uber because it offers them the kind of work they want: work that provides a good income with the autonomy, flexibility, and dignity that comes with being their own boss.

MOST PEOPLE CHOOSE TO DRIVE WITH UBER BECAUSE IT LETS THEM HAVE A FLEXIBLE SCHEDULE

Driver-partners choose when they drive, where they drive, and for how long. They set their own schedule hour by hour, day by day, and week by week.

- 50% of U.S. Uber driver-partners, on average, drive fewer than 10 hours a week
- 65% of partners changed the number of hours worked per week by more than 25% from one week to the next
- 87% of drivers say they partner with Uber “to be my own boss and set my own schedule”

PEOPLE USE THE UBER PLATFORM IN DIFFERENT WAYS

Some own their own transportation companies and use the Uber app to connect their drivers with riders and grow their business. Some use the app to drive towards a goal, like a vacation for their family or a new computer, and then don't drive again until they need something else. And most have other jobs.

- 91% of partners said they drive “to earn more income to better support myself or my family”
- 61% of partners surveyed have another part- or full-time job
- 1 in 3 partners are using Uber to make extra spending money

THE FLEXIBILITY OF THE UBER PLATFORM ALLOWS PEOPLE TO SCHEDULE WORK AROUND THEIR LIVES, NOT THE OTHER WAY AROUND

Partners can tend to childcare responsibilities, invest in their education, or work another job, driving only when they need or want. According to a survey of drivers:

- 85% say they partner with Uber “to have more flexibility in my schedule and balance my work with my life and family”
- Women partners in particular—43% of them—say the need for part-time or flexible scheduling is the major reason they drive with Uber
- Female partners are nearly 30% more likely than men to work an average of 15 or fewer hours per week

PEOPLE OFTEN LOOK TO UBER DURING PROFESSIONAL OR PERSONAL TRANSITIONS

Partners can use Uber as a bridge opportunity, for instance driving while searching for career opportunities or attending job interviews.

- About 32% of driver-partners surveyed indicated that they used Uber to earn money while looking for a full-time job
- Of partners 50 years and older, 68% saw their incomes decrease or stay flat before driving with Uber.
- Working with Uber, 61% see their incomes increasing over the coming years.

In an era of stagnant wages and rising cost of living, Uber gives people an opportunity to earn additional income, bridge gaps in work, or grow their own business...all with total flexibility and autonomy—working when, where, and how they want. requests.

ACTIVE DRIVERS

Uber is an economic force in cities around the U.S.

BOSTON

20,000

NEW YORK CITY

34,000

SAN FRANCISCO

39,000

CHICAGO

38,000

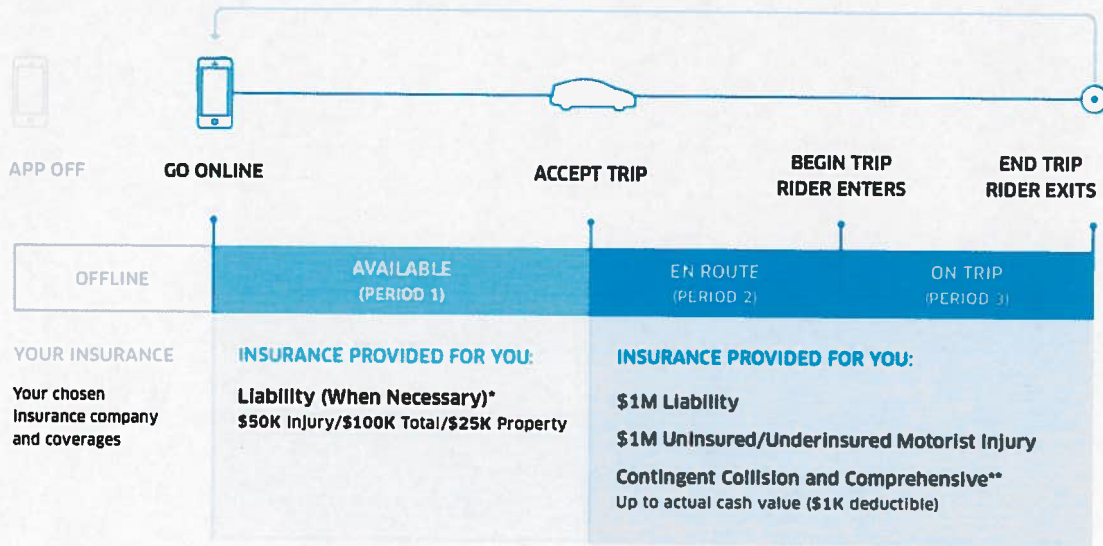
LOS ANGELES

56,000

“Any time I want to drive and am ready to drive, I can drive. If I don't want to drive, I can turn off the app...Even if I don't work for a few hours, a few days, or a few weeks, it's not a problem—my work hours are completely my choice.”

ALI, UBER PARTNER

INSURANCE FOR RIDESHARE DRIVERS WITH UBER



* We maintain automobile liability insurance on your behalf if you do not maintain applicable insurance of at least this amount.

** Pays for damage to your vehicle if you maintain auto insurance that includes collision coverage for that vehicle.

Note: Additional coverage will be provided where required by state and local laws. At least this much coverage is provided in all US states for drivers while operating personal vehicles under the transportation network company model.

Since February 2013, Uber has offered ridesharing (also known as Transportation Network Company or "TNC" services) as the lowest-cost, on-demand transportation alternative. Bringing uberX and uberPOOL with ridesharing to market in the U.S. and Puerto Rico has also required robust insurance coverage. Uber's insurance coverage for ridesharing in the U.S. and Puerto Rico includes as of March 2016:

- **\$1 million of liability coverage per incident.** Uber holds a commercial insurance policy with \$1 million of coverage per incident. Drivers' liability to third parties is covered from the moment a driver accepts a trip to its conclusion. This policy is expressly primary to any personal auto coverage (however, it will not take precedence over any commercial auto insurance for the vehicle). We have provided a \$1 million liability policy since commencing ridesharing in early 2013.
- **\$1 million of uninsured/underinsured motorist bodily injury coverage per incident.** In December 2013, we also added uninsured/underinsured motorist coverage. In the event that another motorist causes an accident with a rideshare vehicle and the motorist doesn't carry adequate insurance, this policy covers bodily injury to all occupants of the rideshare vehicle. This is important to ensure protection in a hit and run.
- **Contingent comprehensive and collision insurance.** If a ridesharing driver holds personal comprehensive and collision insurance this policy covers physical damage to that vehicle that occurs during a trip up to the actual cash value of the vehicle, for any reason, with a \$1,000 deductible.
- **No fault coverage (e.g., Personal Injury Protection)** is provided in certain states at similar levels as limos or taxis in those cities.
- **\$50,000/\$100,000/\$25,000 of coverage between trips.** During the time that a ridesharing partner is available but between trips, most personal auto insurance will provide coverage. However, if the driver does not have applicable coverage, we maintain a policy that covers the driver's liability for bodily injury up to \$50,000/individual/accident with a total of \$100,000/accident and up to \$25,000 for property damage. This policy meets or exceeds the requirements for 3rd party liability insurance in every state in the U.S.

Safety with Uber

Uber is a smartphone app that gets people from A to B at the push of a button. New technology has enabled Uber to build safety into our service from beginning to end: before a passenger even gets into the car, throughout the journey and after they have reached their destination.

24/7 door-to-door service, available 365-days a year

- With Uber, there's no need for people to walk around late at night to find a parked car, search for a taxi or the nearest bus stop. The car comes directly to passengers within minutes, wherever they are in the city.
- Uber helps to reduce drunk driving by providing a reliable, affordable way to get home at night when public transport may be limited. In California, drunk driving related deaths have [fallen by 5%](#) since Uber started.

Know your driver and their car

- When passengers request a ride with Uber, they see their driver's name, photo and average rating, as well as the licence plate number and make of the vehicle.
- As a result passengers are able to clearly identify the right car before getting in.
- Drivers who use the Uber app undergo a thorough screening process to ensure they are fit to drive passengers around the city.

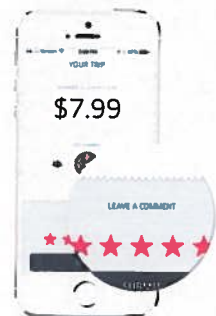


You're on the map the entire journey

- All Uber rides are GPS-tracked from start to finish. Drivers and passengers know that there is a record of the journey should something happen. This creates accountability, which is lacking in many other forms of transportation, such as the bus, metro or a traditional taxi.
- Passengers can see their route, and the location of their car, in the app throughout the journey. This means they can see that their driver is headed the right way.
- Passengers can share the details of each individual trip in real time, including their route and estimated arrival time, with family or friends.

Two-way accountability

- Passengers and drivers rate each other after every ride. They can also easily provide feedback via our app. Our safety team reviews this information and suspends rider/driver accounts when anything dangerous or inappropriate is reported. Unsafe drivers or riders are removed permanently from the platform.
- If something happens during a ride, whether it's a traffic accident or a lost purse in a car, our customer support team is ready to help 24/7.
- Uber has the records—route taken, length of journey, driver and rider information—which it can share with law enforcement if necessary. A law enforcement response team is also on call to work with police 24/7.
- We believe that technology can help ensure safety in new ways, including on the road. While a driver is online, we use GPS, accelerometer and gyroscope information from the smartphone to help improve driving behavior. For example, we can inform drivers about indicators of harsh braking, hard acceleration, and speeding as well as send them reminders about the importance of mounting their phone to the dashboard.



Driver screenings

Before a person is allowed to drive with Uber in the United States, we complete a screening process that requires an applicant's full name, date of birth, social security number, driver's license number, a copy of his or her driver's license, vehicle registration, vehicle insurance, and a valid bank account.

To run the screenings, we work with [Checkr](#), a third party background check provider accredited by the [National Association of Professional Background Screeners](#). Checkr runs a social security trace to identify addresses associated with the potential driver, and then checks the potential driver's driving and criminal history in a series of national, state and local databases. These include the US Department of Justice National Sex Offender Public Website, the PACER database, and several databases used to flag suspected terrorists.

Upon identifying a potential criminal record, Checkr sends an individual to review the record in-person at the relevant courthouse or, if possible, pulls the record electronically. These screenings use information that is maintained by national, state and county level authorities, whose processes may vary by jurisdiction. By verifying potential criminal records at the source—the courthouse records— we can help ensure that we are checking the most up-to-date records available.

The purpose of these screenings is to identify offenses and other information that may disqualify potential drivers from using Uber. Our disqualification criteria may vary by jurisdiction according to local laws, and includes major and minor driving violations such as DUI and speeding, as well as convictions for violent, sexual, and driving-related crimes.

SAFETY WITH UBER

Uber's technology makes it possible to focus on safety for riders and drivers before, during, and after every trip in ways that have never been possible before.

BEFORE GETTING IN THE CAR

No more street hails or waiting outside to find a ride. A rider can start the Uber app from anywhere and wait safely inside for the car to arrive.

No discrimination. No ride is too long or too short. All requests are blindly matched based on the closest available driver-partner, meaning that there is no discrimination based on race, gender, or pick-up or drop-off location. Day or night, people can safely get to their destination, even if it is hard to reach.

Trips are no longer anonymous. When a driver-partner accepts a request, a rider sees his or her first name, photo, vehicle model, and license plate number. Riders can also check whether others have had a good experience with him or her.

DURING THE RIDE

Never get lost. The location is clearly marked so riders know where they are on their journey -- and if they are on the right route.

Share your location. Riders can easily share their trip details -- including the specific route and estimated time of arrival -- with selected friends or family at the touch of a button.

No need for cash. Because payments can be made automatically and securely via the credit card, debit card, or PayPal account on file, riding with Uber significantly reduces the potential risk and conflict that can stem from disputed fares, lack of cash, or fare evasion. This is particularly good for drivers because carrying large quantities of cash can make them a target for crime.

AFTER ARRIVING AT THE DESTINATION

Feedback and ratings after every trip. Riders and driver-partners are required to rate each other and provide feedback for every trip before requesting or accepting another ride.

Uber support 24/7. If riders or driver-partners have any questions about their trip, or if they need to report an incident, our customer support team is ready to respond to any issues.

Rapid response. We have a dedicated Incident Response Team to answer any urgent issues. If we receive a report that there has been an accident or incident, we can suspend the relevant parties and prevent them from accessing the platform until the matter is resolved.

BEHIND THE SCENES

Contact drivers without providing personal information. Uber uses technology that anonymizes riders' and driver-partners' phone numbers so that they do not have each other's real contact details.

Always on the map. Global Positioning System (GPS) data for all rides on the Uber platform are logged so we know which driver-partners and riders are riding together and where they are for the duration of their trip. GPS also enables us to verify the efficiency of every route being used, which creates accountability and a strong incentive for good behavior.

Working with law enforcement. In cases where law enforcement provides us with valid legal process, we collaborate with them on investigations, e.g. by providing trip logs.



New technologies, such as GPS mapping, improve safety and increase accountability



Riders can let family and friends know the first name of their driver and where they are in real time



Two-way ratings and feedback enable a constantly up-to-date quality assurance system

WHO'S BEHIND THE WHEEL?

Always up-to-date documentation. Driver-partners must provide their licensing and vehicle documentation before being able to drive on the Uber platform. Our system keeps track of every document's validity; if a document expires, Uber's system automatically prevents the driver from working on the platform until their documents are in order.

Zero tolerance policies. In the event of dangerous behaviour by a rider or driver-partner, Uber's response team can deactivate that person's account, immediately preventing him or her from accessing the platform again. This removes incentive for bad behavior and prevents it from being repeated on the platform.

Driver-Partner Pre-Screenings. Every Uber driver-partner undergoes a pre-screening process before he or she is allowed to access the platform. This includes both a criminal and driving history check, as well as minimum vehicle requirements. Below are the requirements for Uber's pre-screening process in the United States, with some variance to account for local requirements.

		P2P	LIVERY
AGE AND DOCUMENTATION	Age	If age 21 or 22, the applicant must have a driver's license for THREE or more years	Age 21 or older with 1 year of licensing
		If 23 or older, the applicant must have a driver's license for ONE or more years	
	Documentation	Valid personal auto insurance that meets or exceeds state requirements	Valid commercial auto insurance
			Valid commercial registration
Valid licensing			
DRIVING HISTORY	Minor Violations	No more than THREE in past THREE years	No more than FIVE in past FIVE years
		Non-fatal accidents, moving violations, speeding tickets, traffic light violations	
	Major violations	None of the following in the last THREE years	
		Driving on a suspended, revoked or invalid license or insurance	
		None of the following in the last SEVEN years	
		DUI or drug-related driving offenses	
Speeding 100+ MPH, hit and run, reckless driving, street racing or speed contest			
CRIMINAL HISTORY	None of the following in last SEVEN years		
	Any felony		
	Any driving-related offenses		
	Violent crimes		
	Sexual offenses		
Child abuse or endangerment			