


SB 35 (Version S) – Transportation Network Company (TNC) vs. Delivery Network Company (DNC) Coverage Comparison

TNC Driver

		Driver Engaged in "Prearranged Ride" - AS 28.23.180(3)					Sec 10 & 11				
1. Not Logged In	2. Logged On Waiting	3. Accepts Ride	4. En Route to Pickup	5. Passenger in Vehicle	6. En Route to Drop off	7. Dropoff Complete	8. Logged on & available for Next Ride	9. Logged Out			
Personal Auto Insurance 50/100/25*	TNC Primary Liability: 50/100/25*	TNC provided Commercial Coverage Applies (Sec 12) Coverage Limits: \$1,000,000 death, bodily injury, and property damage					TNC Primary Liability: 50/100/25*	Personal Auto Insurance Only 50/100/25*			
No Occupational Accident Coverage		TNC provided Occupational Accident Coverage Applies (Sec 17) Coverage Limits: \$1,000,000					No Occupational Accident Coverage				
Personal Auto UM/UIM 50/100/25* can be waived	TNC provided UM/UIM 50/100/25* TNC cannot waive	TNC provided UM/UIM; TNC cannot waive Coverage Limits: \$500,000 for death, bodily injury, and property damage (Sec 12)					TNC provided UM/UIM 50/100/25* TNC cannot waive	Personal Auto UM/UIM 50/100/25* can be waived			

DNC Courier

		Courier provides "Delivery Services" – New Definition 28.23.180(10) in Sec 22*					Sec 10 & 11				
1. Not Logged In	2. Logged On Waiting	3. Accepts Offer	4. En Route to Pickup	5. Item in Vehicle	6. En Route to Delivery	7. Delivery Complete or Cancelled	*8. Logged on immediately after Delivery	9. Logged on Waiting, NOT after Delivery	10. Logged Out		
Personal Auto Insurance 50/100/25*	Personal Auto Insurance	DNC provided Commercial Coverage Applies (Sec 12) Coverage Limits: \$1,000,000 death, bodily injury, and property damage					DNC Primary Liability: (Sec 11) 50/100/25*	Personal Auto Insurance 50/100/25*			
No Occupational Accident Coverage		DNC provided Occupational Accident Coverage Applies (Sec 17) Coverage Limits: \$1,000,000					No Occupational Accident Coverage				
Personal Auto UM/UIM 50/100/25* can be waived		DNC can provide or WAIVE UM/UIM Coverage Limits: \$500,000 for death, bodily injury, and property damage (Sec 12)					DNC provided UM/UIM DNC can WAIVE	Personal Auto UM/UIM 50/100/25* can be waived			

 Courier must ensure personal auto policy applies

* Indicates Minimum Coverage Limits per AS 28.20.440