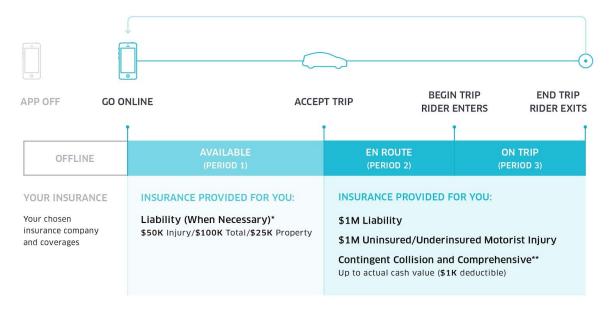
INSURANCE FOR RIDESHARE DRIVERS WITH UBER



- * 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.