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## Commissioner Warns of Potential Coverage Gap for Drivers of Ride-Sharing Services

Drivers who work for transportation network companies, such as Lyft and UberX, may not be covered by their personal automobile insurance policies while driving for hire. Maryland Insurance Commissioner Therese M. Goldsmith issued a notice today to alert drivers of a common exclusion in most personal auto policies for claims arising while driving for hire, a practice sometimes referred to as livery service.

"I encourage anyone who drives for a transportation network company to contact his or her insurance agent, broker or company to identify potential gaps in coverage," Commissioner Goldsmith said. "Consider whether a commercial auto policy is appropriate to protect you as the driver, your passengers, and any vehicles should an accident occur." A detailed explanation of coverage considerations can be found on the Maryland Insurance Administration's website.

## About the Maryland Insurance Administration

The Maryland Insurance Administration (MIA) is an independent State agency charged with regulating Maryland's \$26 billion insurance industry. For more information about the MIA, please visit www.mdinsurance.state.md.us or follow us on Facebook atwww.facebook.com/MDInsuranceAdmin or Twitter at @MD\_Insurance.