



YOUR COMMITTED PARTNER

FREQUENTLY ASKED QUESTIONS — **NOVA SCOTIA**

COMMERCIAL AUTO INSURANCE IN PARTNERSHIP WITH ECONOMICAL

As of September 1, 2020, drivers with Uber across Nova Scotia are automatically insured by commercial auto coverage issued by Economical Insurance® when using the app for delivery. As of December 1, 2020, this coverage expanded to include ridesharing, in addition to delivery. This insurance partnership between Uber and Economical protects drivers while they're performing ridesharing and delivery services.

Why has Economical chosen to partner with Uber?

At Economical, we're all about protecting Canadians by providing innovative insurance solutions designed to meet their ever-changing needs. Just as the sharing economy continues to evolve at a rapid pace, we're working to transform our business to offer forward-thinking, digital-first solutions to meet consumers' expectations and protect them when they need it most.

Which Uber products are covered by Economical's commercial auto insurance policies?

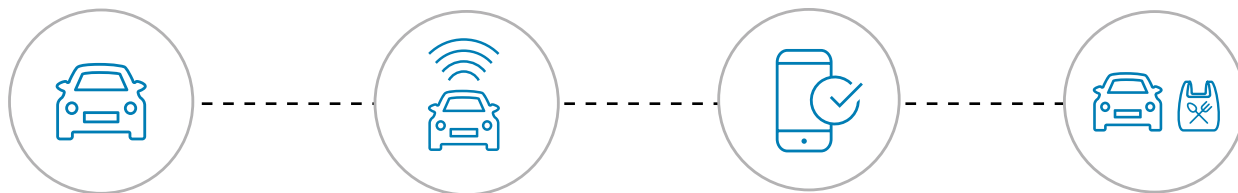
In Nova Scotia, ridesharing and delivery with Uber are covered by the commercial auto insurance policy issued by Economical.

Will the commercial auto insurance policies issued by Economical extend to other ridesharing and delivery platforms operating in the province?

No, the commercial policies cover drivers only while they are driving with Uber.

What's covered under Economical's commercial auto insurance policies in Nova Scotia?

Uber Delivery coverage:



- **Offline | When you're driving your vehicle for personal use:**

No coverage

- **Period 1 | When you're logged into the Uber app and available for a request:**

\$1,000,000 Third Party Liability, Standard Accident Benefits, Contingent Collision and Comprehensive Coverage* (subject to \$2,500 deductible)

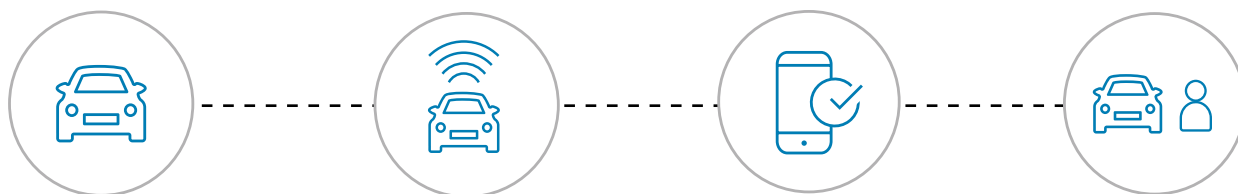
- **Period 2 | When you're on your way to pick up an accepted delivery:**

\$2,000,000 Third Party Liability, Standard Accident Benefits. Contingent Collision and Comprehensive Coverage* (subject to \$2,500 deductible)

- **Period 3 | When your delivery is in your vehicle and you're on your way to your destination:**

\$2,000,000 Third Party Liability, Standard Accident Benefits, Contingent Collision and Comprehensive Coverage (subject to \$2,500 deductible)

Uber Ridesharing coverage:



- **Offline | When you're driving your vehicle for personal use:**

No coverage

- **Period 1 | When you're logged into the Uber app and available for a request:**

\$1,000,000 Third Party Liability, Standard Accident Benefits (Note: Your personal car insurance coverage applies first in Period 1, but back-up coverage may be available through the commercial policy)

- **Period 2 | When you're on your way to pick up an accepted passenger:**

\$2,000,000 Third Party Liability, Standard Accident Benefits. Contingent Collision and Comprehensive Coverage* (subject to \$2,500 deductible)

- **Period 3 | When your passenger is in your vehicle and you're on your way to your destination:**

\$2,000,000 Third Party Liability, Standard Accident Benefits, Contingent Collision and Comprehensive Coverage (subject to \$2,500 deductible)

The information above is not meant as a comprehensive description of the terms and conditions for coverage. Always refer to the insurance policies for information about coverage, including limits, deductibles, and exclusions. In the case of a discrepancy, the insurance contract currently in force in your province prevails over general information described on this site.

* Contingent Collision and Comprehensive Coverage is only available under the Commercial policy to participating drivers with Uber who carry this coverage on their personal automobile insurance policy.

[Click here to view the commercial auto insurance policy documents for Nova Scotia delivery and ridesharing.](#) →

What proof of insurance should I use if I'm involved in an accident while driving with Uber?

You can access an electronic certificate of insurance through the Uber app. If you're involved in an accident while you're driving with Uber, you'll need to refer to this electronic document.

How do I make a claim for a collision that occurred while I was driving with Uber?

If you get into an accident while participating in ridesharing or delivery, contact Uber using the Uber app to start the claims reporting process. Uber will record details about the accident and provide them to Economical. Once your submission is received from Uber, Economical will process your claim. If you have any questions about your claim, you may contact Economical at 1-800-607-2424.

I've added optional coverages to my personal car insurance policy, including loss of use and replacement cost coverage. Are these included in Economical's commercial auto insurance policy?

For Uber Delivery:

The commercial insurance policy issued by Economical provides coverage from the moment you make yourself available to accept a request to the moment your trip ends. This commercial policy does not provide any optional coverages or endorsements, regardless of what's included on your personal car insurance policy. However, it does include Comprehensive and Collision coverage for physical damage to your vehicle if you already have this coverage on your personal insurance policy (subject to a \$2,500 deductible). The commercial auto insurance policy issued by Economical also includes Third Party Liability coverage and Standard Accident Benefits coverage.

For Uber Ridesharing:

The commercial insurance policy issued by Economical provides coverage from the moment you make yourself available to accept a request to the moment your trip ends. This commercial policy does not provide any optional coverages or endorsements, regardless of what's included on your personal car insurance policy. However, for Periods 2 and 3 only, it does include Comprehensive and Collision coverage for physical damage to your vehicle if you already have this coverage on your personal insurance policy (subject to a \$2,500 deductible). The commercial auto insurance policy issued by Economical also includes Third Party Liability coverage and Standard Accident Benefits coverage.

Can I be penalized by my personal car insurance provider for incidents that occur while I'm driving with Uber?

For Uber Delivery:

The commercial auto insurance policy issued by Economical provides you with coverage from the moment you make yourself available to accept a request to the moment your trip ends. Claims for incidents that occur during this time will be made against the commercial policy, not your personal policy. If you're in a collision while participating in delivery with Uber, reference the Uber electronic certificate of insurance on the Uber app to confirm the correct policy number.

If an accident that occurred while you were participating in delivery with Uber is charged to your personal policy, please contact your personal insurance broker or agent. Economical will provide you with a letter to give to your personal car insurance company to let them know that the claim is being charged to the commercial policy.

Any driving infractions that occur while you are participating in delivery with Uber (e.g., speeding tickets) could potentially affect your personal car insurance policy.

For Uber Ridesharing:

The commercial auto insurance policy issued by Economical provides you with coverage from the moment you make yourself available to accept a request to the moment your trip ends. Claims for incidents that occur in Period 1 should first be made against your personal policy, but back-up coverage may be available through the commercial policy. Claims for Period 2 & 3 will be made against the commercial policy, not your personal policy. If you're in a collision while participating in ridesharing with Uber, reference the Uber electronic certificate of insurance on the Uber app to confirm the correct policy number.

If an accident that occurred while you were participating in ridesharing with Uber is incorrectly charged to your personal policy, please contact your personal insurance broker or agent. Economical will provide you with a letter to give to your personal car insurance company to let them know that the claim is being charged to the commercial policy.

Any driving infractions that occur while you are participating in ridesharing with Uber (e.g., speeding tickets) could potentially affect your personal car insurance policy.

Who can I contact with questions about Economical's commercial auto insurance policies?

If you have questions about Economical's commercial auto insurance policies, you can email uberquestions@economical.com.

ABOUT UBER

Uber's mission is to create opportunity through movement. It started in 2010 to solve a simple problem: how do you get access to a ride at the touch of a button? More than 15 billion trips later, Uber is building products to get people closer to where they want to be. By changing how people, food, and things move through cities, Uber is a platform that opens up the world to new possibilities.

ABOUT ECONOMICAL INSURANCE

Economical Mutual Insurance Company ("Economical" or "Economical Insurance", which includes its subsidiaries where the context so requires) is a leading property and casualty insurer in Canada, with approximately \$2.6 billion in annualized gross written premiums and approximately \$6.2 billion in assets as at June 30, 2020. Economical is a Canadian-owned and operated company that services the insurance needs of more than one million customers.

