



January 19, 2021

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revisions to Endorsement PP 55 45 – Limited Transportation  
Network Driver Coverage (No Passenger) – North Carolina

On December 21, 2020, the Facility released circular RF-20-18 advising that the Facility Board of Governors has approved revisions to Endorsement PP 55 45 – Limited Transportation Network Driver Coverage (No Passenger) – North Carolina, for use with the Personal Auto Policy in the Facility. The form was not included with the circular. In that regard, please find the attached form with the approved revisions.

These changes become effective in accordance with the following Rule of Application:

These revisions become effective with respect to all new and renewal policies becoming effective on or after June 1, 2021.

Please see to it that this circular is brought to the attention of all interested personnel in your company.

Sincerely,

Andy Montano

Automobile Manager

AM: klj

Attachments

RF-21-1

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**  
**LIMITED TRANSPORTATION NETWORK DRIVER COVERAGE (NO PASSENGER) –**  
**NORTH CAROLINA**

**SCHEDULE**

<b>Transportation Network Platform(s)</b>			
<b>Description Of Vehicle</b>			
1.			
2.			
3.			
<i>Coverage is provided where a premium is shown for the coverage.</i>			
<b>Coverages</b>	<b>Premium</b>		
	<b>Vehicle 1</b>	<b>Vehicle 2</b>	<b>Vehicle 3</b>
<b>Liability</b>	\$	\$	\$
<b>Medical Payments</b>	\$	\$	\$
<b>Uninsured Motorists</b>	\$	\$	\$
<b>Combined Uninsured/Underinsured Motorists</b>	\$	\$	\$
<b>Collision</b>	\$	\$	\$
<b>Other Than Collision</b>	\$	\$	\$

The provisions of the Policy apply unless modified by this endorsement. Limited Transportation Network Driver Coverage is only provided where a Limited Transportation Network Driver Coverage premium is shown for the vehicle and the coverage.

**I. Part A – Liability Coverage**

The following is added to Exclusion A.5.: ~~is replaced by the following:~~

~~We do not provide Liability Coverage for any insured:~~

- ~~5. For that insured's liability arising out of the ownership or operation of a vehicle while it is being used as a public or livery conveyance. This includes but is not limited to any period of time a vehicle is being used by any insured who is logged into a transportation network platform as a driver, whether or not a passenger is occupying the vehicle.~~

~~This exclusion (A.5.) does not apply to:~~

- ~~a. A share-the-expense car pool; or~~
- ~~b. Paragraph a.(1) of this exclusion (A.5.) does not apply to the ownership or operation of a vehicle during any period of time such vehicle is being used by an insured who is logged into a transportation network platform described in the Schedule or in the Declarations as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the transportation network platform to transport a passenger if:~~

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

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## II. Part B – Medical Payments Coverage

The following is added to Exclusion 1.: is replaced by the following:

~~We do not provide Medical Payments Coverage for any insured for bodily injury:~~

~~1. Sustained while occupying your covered auto when it is being used as a public or livery conveyance. This includes but is not limited to any period of time your covered auto is being used by any insured who is logged into a transportation network platform as a driver, whether or not a passenger is occupying the vehicle.~~

~~This exclusion (1.) does not apply:~~

~~a. To a share the expense car pool; or~~

~~b. Paragraph a.(1) of this exclusion (1.) does not apply While occupying your covered auto during any period of time such vehicle is being used by an insured who is logged into a transportation network platform described in the Schedule or in the Declarations as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the transportation network platform to transport a passenger if:~~

- ~~(1) Such vehicle is described in the Schedule or in the Declarations; and~~
- ~~(2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.~~

## III. Part C1 – Uninsured Motorists Coverage

The following is added to Exclusion A.2.: is replaced by the following:

~~We do not provide Uninsured Motorists Coverage for property damage or bodily injury sustained by any insured:~~

~~2. While occupying your covered auto when it is being used as a public or livery conveyance. This includes but is not limited to any period of time your covered auto is being used by any insured who is logged into a transportation network platform as a driver, whether or not a passenger is occupying the vehicle.~~

~~This exclusion (A.2.) does not apply:~~

~~a. To a share the expense car pool; or~~

~~b. Paragraph a.(1) of this exclusion (A.2.) does not apply While occupying during any period of time when your covered auto during any period of time such vehicle is being used by an insured who is logged into a transportation network platform described in the Schedule or in the Declarations as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the transportation network platform to transport a passenger if:~~

- ~~(1) Such vehicle is described in the Schedule or in the Declarations; and~~
- ~~(2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.~~

## IV. Part C2 – Combined Uninsured/Underinsured Motorists Coverage

A. The following is added to Exclusion A.2.: is replaced by the following:

~~We do not provide coverage for property damage or bodily injury caused by an uninsured motor vehicle and sustained by any insured:~~

~~2. While occupying your covered auto when it is being used as a public or livery conveyance. This includes but is not limited to any period of time your covered auto is being used by any insured who is logged into a transportation network platform as a driver, whether or not a passenger is occupying the vehicle.~~

~~This exclusion (A.2.) does not apply:~~

~~a. To a share the expense car pool; or~~

~~b. Paragraph a.(1) of this exclusion (A.2.) does not apply While occupying during any period of time when your covered auto during any period of time such vehicle is being used by an insured who is logged into a transportation network platform described in the Schedule or in the Declarations as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the transportation network platform to transport a passenger if:~~

- ~~(1) Such vehicle is described in the Schedule or in the Declarations; and~~

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- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

**B. The following is added to Exclusion C.2.: ~~is replaced by the following:~~**

~~We do not provide coverage for **bodily injury** caused by an **underinsured motor vehicle** and sustained by any **insured**:~~

- ~~2. While **occupying your covered auto** when it is being used as a public or livery conveyance. This includes but is not limited to any period of time **your covered auto** is being used by any **insured** who is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle.~~

~~This exclusion **(C.2.)** does not apply:~~

- ~~a. To a share the expense car pool; or~~  
~~b. Paragraph a.(1) of this exclusion (C.2.) does not apply While occupying during any period of time when your covered auto during any period of time such vehicle is being used by an **insured** who is logged into a **transportation network platform** ~~described in the Schedule or in the Declarations~~ as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:~~

- (1) Such vehicle is described in the Schedule or in the Declarations; and  
(2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

**V. Part D – Coverage For Damage To Your Auto**

The following is added to Exclusion 1.: ~~is replaced by the following:~~

~~We will not pay for:~~

- ~~1. Loss to **your covered auto** or any **non-owned auto** which occurs while it is being used as a public or livery conveyance. This includes but is not limited to any period of time **your covered auto** or any **non-owned auto** is being used by any person who is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle.~~

~~This exclusion **(1.)** does not apply:~~

~~a. **To a share the expense car pool;**~~  
~~or~~

~~b. Paragraph a.(1) of this exclusion (1.) does not apply While such vehicle is being used during any period of time a person is logged into a **transportation network platform** ~~described in the Schedule or in the Declarations~~ as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:~~

- (1) Such vehicle is described in the Schedule or in the Declarations; and  
(2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

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**LIMITED TRANSPORTATION NETWORK DRIVER COVERAGE (NO PASSENGER) –  
NORTH CAROLINA**

**SCHEDULE**

Description Of Vehicle			
1.			
2.			
3.			
Coverages	Premium		
	Vehicle 1	Vehicle 2	Vehicle 3
Liability	\$	\$	\$
Medical Payments	\$	\$	\$
Uninsured Motorists	\$	\$	\$
Combined Uninsured/Underinsured Motorists	\$	\$	\$
Collision	\$	\$	\$
Other Than Collision	\$	\$	\$

The provisions of the Policy apply unless modified by this endorsement. Limited Transportation Network Driver Coverage is only provided where a Limited Transportation Network Driver Coverage premium is shown for the vehicle and the coverage.

**I. Part A – Liability Coverage**

The following is added to Exclusion A.5.:

Paragraph a.(1) of this exclusion (A.5.) does not apply to the ownership or operation of a vehicle during any period of time such vehicle is being used by an **insured** who is logged into a **transportation network platform** as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

**II. Part B – Medical Payments Coverage**

The following is added to Exclusion 1.:

Paragraph a.(1) of this exclusion (1.) does not apply while occupying **your covered auto** during any period of time such vehicle is being used by an **insured** who is logged into a **transportation network platform** as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

### III. Part C1 – Uninsured Motorists Coverage

The following is added to Exclusion A.2.:

Paragraph a.(1) of this exclusion (A.2.) does not apply during any period of time when **your covered auto** is being used by an **insured** who is logged into a **transportation network platform** as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

### IV. Part C2 – Combined Uninsured/Underinsured Motorists Coverage

A. The following is added to Exclusion A.2.:

Paragraph a.(1) of this exclusion (A.2.) does not apply during any period of time when **your covered auto** is being used by an **insured** who is logged into a **transportation network platform** as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

B. The following is added to Exclusion C.2.:

Paragraph a.(1) of this exclusion (C.2.) does not apply during any period of time when **your covered auto** is being used by an **insured** who is logged into a **transportation network platform** as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.

### V. Part D – Coverage For Damage To Your Auto

The following is added to Exclusion 1.:

Paragraph a.(1) of this exclusion (1.) does not apply while such vehicle is being used during any period of time a person is logged into a **transportation network platform** as a driver, a passenger is not occupying the vehicle and that driver has not accepted a request through the **transportation network platform** to transport a passenger if:

- (1) Such vehicle is described in the Schedule or in the Declarations; and
- (2) A specific premium charge indicates that coverage under this Part is provided for such vehicle.