

CALIFORNIA RIDESHARE INSURANCE

California Rideshare Insurance – In rideshare’s largest state, there are a bunch of options for drivers.

Farmers was first to market with a rideshare policy in California and now others have followed suit. We have highlighted the major players below. There is a comprehensive list of options on the California Rideshare Insurance page. Allstate is the latest addition and will begin offering a rideshare endorsement on March 21, 2016. Others offering rideshare coverage are USAA, Mercury, MetLife, Allstate and Metromile.

State Farm

State Farm started offering rideshare friendly policies on 3/21/16. State Farm’s rideshare endorsement is more extensive than most other options since they extend their coverage limits during period 1, 2 and 3. This means that your personal deductible will be in effect any time you are behind the wheel... even when you are driving for Uber or Lyft. Also, if you have other coverages such as medical, towing and rental car coverage, those will also be in affect even when driving for Uber and Lyft.

State Farm Recommended Agents in CA

Thach Ho – (877) 411-2221 – San Francisco Bay Area, CA

Kyle Middleton Insurance Services – (916) 234-0604 – Sacramento/Central Valley, CA

Kyle Middleton Insurance Services – (323) 250-0800 – Los Angeles/Orange County, CA

Thach Ho – (858) 746-9555 – San Diego, CA

Farmers

Farmers offers a rideshare-friendly policy add-on which extends your coverage during period 1 (app on, but no passenger). You won’t be dropped for telling them you’re a rideshare driver; however, you will be reliant on Uber or Lyft’s insurance policies during periods 2 and 3.

Farmers Recommended Agents in CA

Andrew Chavez – (310) 881-2770 – Los Angeles, CA/Orange County, CA

Don Parish – (408) 780-8122- San Francisco/Bay Area

Mercury

Mercury first opened their doors in 1962. Dedicated managers and enthusiastic employees work hand-in-hand with their network of independent agents.

Mercury is one of the most recent additions to insurance companies offering rideshare friendly insurance. Mercury offers full coverage during period 1. Mercury Insurance was named by Forbes as one of 'America's Most Trustworthy Companies', earning a place among "America's 50 Most Trustworthy Financial Companies' for 2015. This is sixth time Mercury has been awarded this honor.

Mercury Recommended Agents in CA

Brian Santa Maria at Cliff Cottam Insurance Services – (800) 807-6871 – Sacramento / Central Valley

Allstate

Allstate's rideshare coverage is unique – it provides coverage for your personal insurance, and during period 1. Allstate's rideshare coverage also helps fill the gap that arises when a customer's personal auto policy liability coverage limits are greater than what's provided by Uber and Lyft during period 1, 2 and 3. The coverage also protects drivers against high deductibles that ridesharing companies have for their coverage.

Recommended Agents in CA

Doug Eisold – (858) 271-7900 – San Diego

USAA

USAA is a well known financial services company that exclusively serves the military community and their families since 1922. As part of their auto insurance products, USAA now offers a rideshare endorsement that covers Period 1 (app on, but no passenger) and you won't be dropped for letting them know you are a rideshare driver.