

INSURANCE FAQ INFORMATION FOR KANGO DRIVERS

How does the insurance work for drivers?

Kango has commercial auto liability insurance which covers drivers on the Kango platform. As long as you have valid personal auto insurance that meets state requirements, you are not required to have additional insurance.

Kango's commercial auto liability insurance provides coverage up to a \$1,000,000 limit per occurrence, for bodily injury or property damage caused by you to passengers and/or third parties. It also provides coverage up to a \$1,000,000 limit, for bodily injury of drivers and/or passengers for damages caused by an at-fault underinsured or uninsured motorist.

You can learn more about what is covered by Kango's commercial insurance [here](#):

INSURANCE FAQ FOR KANGO DRIVERS

1. **What kind of insurance am I required to have in order to participate as a driver or sitter on the Kango platform?**

Answer:

As long as you have valid personal auto insurance that meets state requirements, that is current when you apply to be a driver, and that you keep current thereafter, you are not required to have additional or special insurance. You will be covered by Kango's commercial auto liability insurance policy as described below.

2. **What kind of coverage does the Kango auto liability insurance policy provide?**

Answer: Kango's insurance coverage exceeds state requirements. For drivers, it includes :

- Commercial Auto Liability: \$1,000,000 limit per occurrence for bodily injury or property damage caused by you to passengers and/or third parties
 - Uninsured/Underinsured Motorist : \$1,000,000 limit covering bodily injury of drivers and/or passengers for damages caused by an underinsured or uninsured motorist
3. **As a driver, when am I covered by the Kango commercial auto liability insurance policy?**

Answer:

You are covered by Kango's insurance from the moment you are on your way to pick up a scheduled passenger (when you tap "On my way" in the Kango app), to the moment when you drop the passenger(s) off (when you tap "Mark as completed" in the Kango app). If you log into the Kango app and have the app open waiting to accept an incoming on-demand ride, you are also covered.

4. **When I am driving on the Kango platform, am I still covered by my personal auto insurance?**

Answer :

While you are driving on the Kango platform as defined in #3 above, you are not covered by your personal auto insurance – you are covered by the Kango

commercial auto liability insurance policy as described in #2. In the event of an accident where you are at fault while driving on the Kango platform, coverage for damage to your own vehicle and/or bodily injury to yourself, is not provided by your personal auto insurance nor by Kango's commercial insurance. You would need to purchase your own collision or comprehensive insurance to cover damage to your own vehicle. In the event of an accident where you are NOT at fault while driving on the Kango platform, coverage for damage to your own vehicle and/or bodily injury to yourself, would be provided by the at-fault driver's insurance. However, if the at-fault driver is uninsured or underinsured, you would be covered for bodily injury caused by the at-fault driver, via Kango's uninsured/underinsured motorist coverage.

5. **What if I have purchased my own ridesharing ("TNC") insurance through my personal auto insurance policy – how does that affect the coverage that I receive through Kango's insurance?**

Answer:

Kango's commercial auto insurance would continue to provide auto liability coverage during the time described in #3 above. Unless you have purchased your own collision or comprehensive insurance coverage for the periods described in #3, your personal auto insurance will not pay for damage to your own vehicle during those periods.