

SB 947 -- TRANSPORTATION NETWORK INSURANCE

Beginning April 1, 2017, this bill outlines the insurance coverage requirements between a transportation network company (TNC) and a TNC driver who uses a personal vehicle to transport passengers for the TNC.

REQUIRED AUTOMOBILE INSURANCE COVERAGE (Section 379.1702, RSMo)

A TNC driver or the TNC company, on the driver's behalf, is required to maintain primary automobile insurance coverage as specified in the bill. The policy of insurance must recognize that the driver uses the vehicle to transport riders for compensation while logged onto the TNC's digital network.

NOTIFICATION (Sections 379.1704 and 379.1706)

The company is required to notify a TNC driver of the insurance coverage provided by the TNC and to also notify a driver that his or her own personal automobile insurance policy may not provide coverage because the driver uses a vehicle in connection with the service and that it may also violate the terms of his or her contract with a lienholder.

MISSOURI AUTOMOBILE INSURERS (Section 379.1708)

Automobile insurers in Missouri may exclude or limit any and all insurance coverage provided to owners or operators of personal vehicles while logged into a TNC's digital network for the purpose of transporting persons or property for compensation.