CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-TNC-CHK Rev. 09-2026

TRANSPORTATION NETWORK COMPANY — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for rideshare and passenger-transportation platforms. Priorities reflect typical exposure; confirm against markets and fleet.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**TNC Auto Program (Periods 1-3)**	Covers drivers from app-on through drop-off, as state TNC laws require.	CORE
☐	**Excess / Umbrella**	Adds limits above the auto program for severe crashes and large verdicts.	PREVALENT
☐	**Sexual Misconduct & Abuse Liability**	Covers passenger-assault claims, which auto and GL policies often exclude.	PREVALENT
☐	**General Liability**	Covers the company's own offices, events, and operations.	CORE
☐	**Cyber Liability**	Covers rider and driver data and payment systems.	PREVALENT
☐	**Employment Practices / D&O**	Covers management and employment claims — note driver misclassification and wage claims are often excluded.	SITUATIONAL
☐	**Workers' Compensation**	Covers the company's own employees; drivers classified as contractors may need occupational accident coverage.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is passenger assault. In 2026, federal juries found a major rideshare platform liable in two sexual-assault trials — one treating the driver as the platform's apparent agent, the other applying a common carrier's heightened duty — while auto and general liability policies often exclude abuse and misconduct. Platforms should carry dedicated misconduct coverage and excess limits.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.