



Illinois Department of Insurance

PAT QUINN
Governor

ANDREW BORON
Director

To: ALL ILLINOIS PRIVATE PASSENGER AUTO INSURANCE CONSUMERS

Date: August 13, 2013

Re: ILLINOIS DEPARTMENT OF INSURANCE CAUTIONS CITIZENS ON
PARTICIPATING IN CAR-SHARING PROGRAMS

The Illinois Department of Insurance wishes to advise citizens they should be fully informed before participating in car-sharing programs. Car sharing is the short-term use of a vehicle for which compensation is exchanged through a membership-based organization. Vehicles are available for as short as an hour. Users generally pay for time and/or mileage each time they check out the car.

Individuals should be aware if they are seeking to rent their vehicle through a car-sharing program they likely will be:

- Responsible for damages and injuries stemming from accidents during the rental period.
- Denied coverage under their personal auto policy, including legal defense, if participation in these types of programs is discovered.
- In violation of their associated auto insurance policy and the insurer will most likely cancel the policy.

Contact your insurance agent or company to determine if coverage is excluded on your policy so as not to be in the situation where you have no coverage and your policy is being cancelled.

The Illinois Department of Insurance is charged with protecting consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace. If individuals have further questions concerning car-sharing or any other matters, they may contact the Department toll-free at (866) 445-5364.