



Insurance and Carpooling

Before diving into tips on choosing the right insurance for carpooling, it's helpful to clarify the difference between carpooling and what companies like Uber and Lyft offer.

Ridesharing services like Uber and Lyft, often misidentified as carpooling, are essentially technology-driven taxi services and differ from traditional ridesharing.

What is True Carpooling?

Carpooling follows two key principles. First, the driver is already planning a trip for personal reasons, like a commute to work or a visit to another city. Second, carpooling is non-profit—the driver shares the cost of the journey with passengers (covering expenses like fuel, insurance, and vehicle upkeep).

Liability Insurance

A priority for carpool drivers should be liability coverage. Having more passengers in the car can increase the likelihood of liability claims if an accident occurs, so higher liability limits may provide added protection.

In certain Canadian provinces, public insurance covers individuals in traffic accidents. For example, Quebec's public insurance plan provides coverage for residents in case of injury or fatality due to road accidents.

If unsure, reach out to your insurance provider to discuss these aspects of your policy.