Non-Owner Car Insurance

If you don't own a car but want to be insured for occasional driving of rented and borrowed cars, you can buy a “non-owner” policy. Before you buy one, make sure you understand that these policies typically will not cover you if you’re driving a car for businesses purposes or a car that’s owned by a relative or member of your household. Here is an example of the exclusionary language:

NAMED NON-OWNER POLICY

- A Named Non-Owner policy provides liability protection for an individual who does not own a vehicle or have access to any personal use vehicles on a regular basis, including vehicles owned by household members.
- No member of the named non-owner’s household may own or have access to a vehicle on a regular basis.
- Coverage does not apply to vehicles owned by the insured or a relative.
- Coverage applies only to the person listed on the declarations page and does not extend to household members.
- BI/PD, Med Pay, and UM/UIM BI are the only coverages written.
- Physical Damage coverage is not available.
- Business/artisan use is unacceptable.
- Filings are acceptable (operator only).
- Higher liability limits are acceptable.

We do not offer a BFNO (Broad Form Named Non-Owner) policy.

More suggested reading:
Speak UP: [www.uphelp.org/speakUP](http://www.uphelp.org/speakUP)