



TNC TOPIC SUBMISSION

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TOPIC OR DESCRIPTION OF ISSUE:

TNC Driver Insurance: 1. Personal Injury Protection Limits 2. Monthly Income Replacement Limits.

HOW IS THIS IMPACTING THE INDUSTRY?

\$15,000 limit is often insufficient to cover injuries to drivers.
Income replacement limits of 70% of weekly earnings up to \$3,000 monthly limit.

REASON FOR CONSIDERATION OR CHANGE TO THE REGULATIONS?

Driving for TNCs is a high risk occupation with likelihood of a crash greater than for the general public due to greater hours on the road and more opportunity for crashes. Coverage should be sufficient to cover medical expenses incurred without financial hardship.

Limiting loss of income to \$3,000 monthly, affects full time drivers more than part timers.

WHAT IS THE PROPOSED SOLUTION?

1. Increase PIP to more than \$15,000, to an amount deemed more appropriate by the committee.
2. Monthly Loss of Income Compensation should not be capped at all. The 70% reduction to earnings is already a huge reduction in the gross revenue received by a driver. This is our Gross Revenue, not our Net Earnings. Many of our fixed expenses continue to be incurred when not driving. We still pay our monthly car payments and insurance. As a result our net profit substantially gets decreased by way more than 30%.

WAS A FILE/IMAGE UPLOADED WITH THIS SUBMISSION? No

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