



## Ohio Revised Code Section 4516.10 Liability coverage.

Effective: January 15, 2020

Legislation: House Bill 166 - 133rd General Assembly

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(A)(1) A peer-to-peer car sharing program shall ensure that, during each car sharing period, the shared vehicle owner and the shared vehicle driver are each covered by a motor-vehicle liability policy or other proof of financial responsibility that recognizes their status as a shared vehicle owner or shared vehicle driver and provides coverage for the operation of the shared vehicle during the car sharing period. Each policy or proof shall be maintained in the following amounts:

(a) At least twenty-five thousand dollars because of bodily injury to or death of one person in any one accident;

(b) At least fifty thousand dollars because of bodily injury or death of two or more persons in any one accident;

(c) At least twenty-five thousand dollars because of injury to property of others in any one accident.

(2) The insurance required by division (A)(1) of this section may be satisfied by any of the following or a combination of any of the following:

(a) A motor-vehicle liability policy or other proof of financial responsibility that is maintained by the shared vehicle owner;

(b) A motor-vehicle liability policy or other proof of financial responsibility that is maintained by the shared vehicle driver;

(c) A motor-vehicle liability policy or other proof of financial responsibility that is maintained by the peer-to-peer car sharing program.

(3)(a) If the motor-vehicle liability policy or other proof of financial responsibility maintained by a shared vehicle owner or shared vehicle driver does not provide liability coverage for peer-to-peer car



sharing in the amounts required by division (A)(1) of this section, the insurance maintained by the peer-to-peer car sharing program shall provide the required coverage, beginning with the first dollar of the claim and shall have the duty to defend the claim.

(b) A motor-vehicle liability policy or other proof of financial responsibility maintained by a peer-to-peer car sharing program in accordance with this section shall not require the shared vehicle owner's or shared vehicle driver's insurer to first deny a claim before providing coverage.

(B) A motor-vehicle liability policy that meets the requirements of this section satisfies the requirement for proof of financial responsibility for motor vehicles under Chapter 4509. of the Revised Code.

(C)(1) The peer-to-peer car sharing program shall examine the motor-vehicle liability policy or other proof of financial responsibility maintained by a shared vehicle owner or a shared vehicle driver to determine whether that policy or proof provides or excludes coverage for peer-to-peer car sharing prior to entering into a peer-to-peer car sharing agreement with that shared vehicle owner or shared vehicle driver if either of the following occur:

(a) The shared vehicle owner or the shared vehicle driver refuses insurance coverage provided by the program.

(b) The shared vehicle owner or the shared vehicle driver claims the policy or proof maintained by that shared vehicle owner or shared vehicle driver provides coverage for peer-to-peer car sharing.

(2) The peer-to-peer car sharing program may require increased limits of insurance beyond what is required by division (A)(1) of this section as a condition of participation in the agreement.