

Detailed explanation of US host protection plans available before 1/7/26

Summary of US host protection plans

- Hosts can choose one of five Vehicle protection plans: 60 plan, 75 plan, 80 plan, 85 plan, and 90 plan.
- All plans provide up to \$750,000 in third-party liability insurance, except in some states and at some airports that require additional coverage. This includes vehicles in the state of New York where plans provide up to \$1,250,000 in third-party liability insurance provided by Travelers Excess. Liability insurance is provided under a policy issued to Turo by Travelers Excess and Surplus Lines Company (“Travelers”).
- Plans provide varying levels of contractual reimbursement from Turo for Physical Damage and theft.
- Liability-claims are handled by Travelers’ claims company, Constitution State Services.
- To qualify for eligible Physical Damage reimbursement, Turo needs clear photo documentation of the areas for which the Host is seeking reimbursement.
 - **Pre-trip photos** must be taken no more than 24 hours before the scheduled trip start time and uploaded no more than 24 hours after trip start.
 - **Post-trip photos** must be taken and uploaded no more than 24 hours after the trip ends. Circumstances that prevent hosts from taking and submitting photos within 24 hours post-trip (e.g., vehicle impounded, vehicle not in host’s possession) will not serve as a disqualification.
 - If damage can’t be fully demonstrated by such photo evidence, Turo may consider other evidence (e.g. a police report, third-party report) that’s necessary to confirm the damage took place during the Reservation Period.

Plan	60 plan	75 plan	80 plan	85 plan	90 plan
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Host take rate	60% of the trip price	75% of the trip price	80% of the trip price	85% of the trip price	90% of the trip price
Deductible (per claim of physical damage to your car)	None	\$250	\$750	\$1,625	\$2,500
Third-party liability insurance	Up to \$750,000 from Travelers Excess and Surplus Lines Company	Up to \$750,000 from Travelers Excess and Surplus Lines Company	Up to \$750,000 from Travelers Excess and Surplus Lines Company	Up to \$750,000 from Travelers Excess and Surplus Lines Company	Up to \$750,000 from Travelers Excess and Surplus Lines Company

This table is only a summary. Refer to the detailed information below to learn more about the terms, exclusions, and conditions that may apply to protection plans. Any capitalized words are defined below under “General Definitions.”

Detailed terms and conditions

When a Host is in compliance with the [Terms of service](#), the following applies:

Liability insurance

All protection plans include coverage under a third-party automobile liability insurance policy issued to Turo from Travelers Excess & Surplus Lines Company (“Travelers”). The Travelers Policy doesn’t provide a defense or indemnification for any claim asserted by Turo. Subject to terms, conditions, and exclusions, the Travelers Policy provides Hosts with the following kinds of coverage during the Reservation Period:

- **Bodily injury and property damage to third-parties**
 - Insures legal exposure for claims of bodily injury or property damage to a third-party (meaning someone or something else) that may occur during a

Guest's trip with your vehicle. The policy provides coverage up to a combined single limit of up to \$750,000, except in some states and at some airports that require additional coverage. This includes vehicles in the state of New York, where coverage is up to \$1,250,000.

- **Personal Injury Protection (“PIP”)**

- Minimum amount of PIP coverage allowed by law in those few states where PIP coverage is required by law and can't be waived.
- PIP typically protects Guests and passengers (up to a stated dollar amount) for medical, funeral, and similar expenses. This protection applies regardless of who was at fault. The scope of PIP coverage varies by state.
- PIP isn't required in all states and may be waived in some states. Turo has either waived this coverage entirely or subscribed to the lowest limit allowable by state law. Hosts and Guests are bound by Turo's election. In addition, they agree to be bound by that election under the Terms of Service.

- **Uninsured or Underinsured Motorist (“UM/UIM”)**

- Includes the statutory minimum amount of UM/UIM coverage in those few states where UM/UIM coverage is required by law and can't be waived.
- UM/UIM coverage protects Hosts, Guests, and passengers from losses resulting from bodily injury caused by an uninsured driver, hit and run driver, a driver whose limits of liability have been exhausted, or a driver whose insurer is insolvent while in the shared Vehicle during the Reservation Period.
- Turo has either waived this coverage entirely or subscribed to the lowest limit allowable by state law. Hosts and guests are bound by Turo's election. In addition, they agree to be bound by that election pursuant to the Terms of Service.

For questions or information about the third-party liability insurance that's included in protection plans, consumers in Maryland and the licensed states listed [here](#) may contact Turo Insurance Agency at (415) 508-0283 / claims@turo.agency. For questions about how damage to a Host's vehicle is handled, visit [our Help Center](#).

Note: *State law may impose liability for injuries to person or property resulting from the negligence in the use or operation of the shared vehicle by guests or authorized drivers for judgments exceeding the coverage limits of insurance in effect during a trip.*

Note: *Many private passenger automobile insurance policies exclude coverage for peer-to-peer car sharing. That means your policy likely doesn't insure the Vehicle during the Reservation Period (including delivery). Some policies may still provide coverage. Talk to your insurance company or advisor about the applicability of your own insurance. Neither Turo nor Turo Insurance Agency provide information or advice about the existence or scope of any coverage that might be available under a Host's personal policy during the Reservation Period.*

Physical Damage reimbursement

US host protection plans also address the allocation of financial consequences of Physical Damage to your car during the trip. Physical Damage contractual reimbursement from Turo applies to your Vehicle in the event of a collision and comprehensive events during the trip, and is subject to terms and exclusions. Physical damage reimbursement isn't insurance.

Turo will reimburse Hosts for eligible Physical Damage costs above their deductible, subject to terms and exclusions, for either the cost of repair or, the Actual Cash Value (ACV) of the Vehicle up to \$200,000 in case of a total loss. Turo retains sole discretion to pay repair costs or ACV.

We may withhold up to 20% of covered damages above the protection plan deductible costs tied to vehicles with a Fair Market Value of \$125,000+ for which there was no activated OEM tracker or Host has failed to provide requested vehicle location information.

When receiving ACV for a total loss, you must, at Turo's sole discretion, do one of the following as a condition for receiving payment:

- Transfer title to the vehicle, and **if** requested, physically deliver the vehicle to Turo or a third-party appointed by Turo, to accept title and physical delivery.
- Accept a reduction of the ACV equal to the Salvage Value of the damaged vehicle, as determined by the highest third-party salvage quote that Turo obtains for the vehicle.

Each protection plan reflects the agreement between the Host and Turo as to how to fairly allocate responsibility for the financial consequences of that Physical Damage. **Turo is NOT an insurance company and doesn't have or offer insurance for Physical Damage to your Vehicle.** Vehicles listed in New York that are subject to a lease or loan may need additional coverage. Contact New York Department of Financial Services at (800) 342-3736 to learn more. When a trip is booked in the state of Washington, Physical Damage to the Host's vehicle is

covered by insurance purchased by Turo, but it doesn't change the contractual responsibilities of Hosts or Guests with respect to Physical Damage to a Host's vehicle.

- **Deductible**

- For Vehicles on the 60 plan, there is no deductible
- For Vehicles on the 75 plan, there's a maximum \$250 deductible
- For Vehicles on the 80 plan, there's a maximum \$750 deductible
- For Vehicles on the 85 plan, there's a maximum \$1,625 deductible
- For Vehicles on the 90 plan, there's a maximum \$2,500 deductible
- We use "deductible" to mean the amount you're responsible for in the event of physical damage to your car during a Turo trip before you're eligible for reimbursement.
- Note that these deductibles apply to all types of physical damage claims including, but not limited to, exterior damage, interior damage, flat tires, damaged tires, glass, and mechanical damage.

- **Diminished value**

- If your car is damaged (not totaled) and repaired, you're not protected for any diminution in the value of your car. If your car is eligible for physical damage reimbursement, Turo will pay for the lesser of the cost of repair up to the Actual Cash Value of the vehicle or \$200,000. There's no reimbursement for any potential reduction in value resulting from damage related to a trip.

- **Quality of repairs**

- There's no guarantee, expressed or implied, for the quality of repairs you obtain. If a shop repairs the eligible damage and the repairs later turn out to be of low quality, there won't be reimbursement by Turo for repeat repairs.

- **Storage fees**

- Turo will only reimburse you for reasonable Storage Fees, up to the prevailing rates in the market, and never more than \$2,500 unless Turo causes the delay that results in additional Storage Fees or as otherwise agreed in writing.
- You must mitigate your costs and make sure Storage Fees or other expenses aren't accumulating needlessly. The charges must be reasonable. If Turo informs you that it's reached an impasse with your repair shop, auto body shop, or tow yard regarding how much Turo is willing to reimburse you, you must promptly remove your vehicle before additional Storage Fees accrue. If you fail to do so, Turo will consider these Storage Fees as Unreasonable Charges.

- In California, you must use a repair or auto body shop that's a member of the Bureau of Automotive Repair (BAR) to be eligible for any reimbursement.
- You'll be responsible to pay additional amounts when your repair or auto body shop includes charges on the invoice above what Turo or its third-party administrators have agreed to reimburse under your protection plan, or it may be deducted from the amount you receive from Turo.
- Turo will **only** reimburse you for Storage Fees subject to the limitations mentioned above. We won't reimburse you for Storage Fees that accrue before the vehicle is deemed a total loss or that result from delays for which Turo isn't responsible (e.g. delays caused by you or your repair or auto body shop).
- **Quality of repairs**
 - Unless you select a Turo-trusted network of repair shops, there's no guarantee, expressed or implied, for the quality of repairs you obtain. You will learn about whether a Turo-trusted network is an available option during the claims process. If a shop that isn't part of the network repairs the eligible damage and the repairs later turn out to be of low quality, neither Turo nor insurers will reimburse you for repeat repairs.

General Definitions

- **Actual Cash Value:** the actual value of your vehicle calculated at the time of filing a damage claim. This amount is used to determine the maximum reimbursement amount. The following is how the ACV is determined:
 - Based on the year, make, model, mileage and condition of your car prior to the loss
 - Compared with other similar vehicles in as near the local market as possible
 - Using data sources such as industry leading valuation tools
 - For some unique vehicles, other methods may be used if valuations are not available
- **Comprehensive:** other property damage to the car that isn't a collision – theft, fire (excluding fires resulting from Mechanical Failure), animal impacts, vandalism, falling objects and acts of nature (windstorm, flood, etc.). In the case of "acts of nature," or fire comprehensive damage (e.g., flood, earthquake, hail, windstorm, etc.), the Host

will receive reimbursement subject to their selected protection plan for the reservation.

- **Delivery Period:** the time when the Host or designee, who is a Turo-approved driver, is actively delivering the car to the primary guest who has reserved delivery, and ends when the car has been delivered to the primary guest. The period doesn't include the time when the Host or designee is retrieving the car at the end of the trip. There's third-party liability insurance available during the Delivery Period if the guest books delivery in the reservation, but no contractual reimbursement for Physical Damage to the Host's Vehicle during the Delivery Period.
- **Deterioration:** any fading, discoloration, rust, or wear caused to the interior or exterior of the Vehicle over time. Also includes any deterioration from road use of tires, and mechanical deterioration of belts, suspension, electrical and mechanical components, along with any resulting damage from these events.
- **Exterior Wear and Tear:** any dings, dents, cracks, or scratches to the exterior body of the Vehicle that is 3 inches in diameter or less. This includes, but isn't limited to, rims, wheels, hubcaps, any painted or textured area for the body of the Vehicle, and moldings. Separate incidents that may cumulatively that add up to more than 3" are still considered Wear and Tear.
- **Fair Market Value:** The determined value of a vehicle that it will sell for in an open market. Turo uses a third-party vehicle valuation vendor in determining the Fair Market Value of vehicles listed on our platform.
- **Guest:** the primary name listed in the reservation. We also use it to refer to any Turo approved additional drivers listed on the reservation.
- **Host:** The person(s) or entity that lists a Vehicle on Turo, including but not limited to the Vehicle owner(s) and persons or entities authorized by the Vehicle's owner(s) to list the Vehicle on Turo.
- **Interior Wear and Tear:** minor scuffing of interior surfaces, along with any dials, switches, or knobs, that fail over time. Cuts and punctures that are clearly due to abuse or misuse by the Guest are not included in this definition.
- **Loss of Hosting Income:** payment for the possible earnings that a Host might have lost due to reimbursable damage to your Vehicle. Available protection plans for US hosts don't include Loss of Hosting Income.
- **Mechanical Failure:** confined wear and tear or breakdown of mechanical components, which includes the vehicle's electrical system, suspension, engine, or

transmission. This consists of any damage resulting from wear and tear, manufacturer defect, lack of maintenance or upkeep along with any additional damages caused by the mechanical failure. Damages caused by guest negligence, deliberate acts or intentional misuse are excluded from mechanical failure. Clutch damage is handled separately. Read our clutch policy.

If a mechanical failure occurs to a vehicle under warranty, any protection under The Protection Plan is secondary to that provided by the vehicle manufacturer.

- **Necessary Repair Costs:** the reasonable and necessary costs for the parts and the labor required to repair the eligible Physical Damage to the reserved vehicle, that occurred after the Delivery Period and during the Reservation Period.

Reasonable labor costs are the standard labor times, from market accepted estimating tools. Labor rates are based upon prevailing labor rates. Prevailing labor rates may be determined by the estimating provider for estimates written in the local market.

If Turo has communicated a preferred vendor for services such as glass repair/replacement, key replacement or other repair processes, the necessary repair cost is the pricing from the preferred provider. While you are allowed to use your own vendor, the most your protection plan will reimburse for Necessary repair Costs is the amount that the Turo approved vendor would perform them for, with no additional markup. If the repair facility you chose charges higher than the prevailing labor rates, the difference in cost is the host responsibility. The following are **Excluded Costs:**

- Aftermarket accessories that don't replace original parts. Read complete information on [use and reimbursement of aftermarket parts](#).
- If the Reimbursable Cause is an act of nature (e.g., flood, earthquake, hail, windstorm, etc.), any cost that the Host's private passenger auto insurer wouldn't have been required to pay under the primary insurance policy covering the Vehicle in effect immediately prior to the start of the Reservation Period.
- Profit and overhead on parts and repair costs performed at a repair facility owner by the host.
- Storage fees from a shop or repair facility that is owned by the host.

- **Deductible:** the amount you're responsible for in the event of physical damage to your car during a Turo trip before you're eligible for reimbursement. If a claim is filed with Turo for reimbursement, the host deductible is not refunded or reimbursed to the host*. Hosts may not seek additional recovery on a claim submitted to Turo for handling, from the guest or other sources.
- **Physical Damage:** actual tangible damage to the Vehicle that occurs after delivery during the Reservation Period as a result of a Collision or a Reimbursable Cause (Note: The Host is required to demonstrate that any damage to the reserved Vehicle meets the definition of Physical Damage by providing the proof outlined below).
 - **Collision** means when the Vehicle collides with another vehicle or an object.
 - **Reimbursable Cause** means theft, fire (excluding fires resulting from Mechanical Failure), animal impacts, vandalism, falling objects and acts of nature (e.g., flood, earthquake, hail, windstorm, etc.).
 - **Excluded Damage:**
 - Damage existing as of the start of the Reservation Period;
 - Interior Wear and Tear;
 - Exterior Wear and Tear for Vehicles on all plans ~~other than the 60 plan~~
 - Physical Damage existing prior to, or occurring during, the Delivery Period;
 - Deterioration;
 - Mechanical Failures
 - Physical Damage that occurs during or after any period in which the Host is in violation of the Terms of Service;
 - Damage to any personal items left in the Vehicle;
 - Damage to, or resulting from, tires that are defective, have excessive wear & tear or dry rot, have tread depth less than 4/32 inch, weren't properly inflated prior to the reservation, or are 6 or more years old.
 - Scrapes, scratches, dings regardless of size, to the underside of bumpers, air deflectors and underbody panels.
 - Dings, dents, scratches, and creases to the inside of truck beds, cargo vans, and box trucks from loading or carrying items.
 - Minor scuffs, scratches, dings, and dents less than 3" to non-painted Jeep Wrangler hard tops and Freedom tops.

- **Replacement Vehicle Reimbursement:** reimburses Hosts for costs incurred by booking alternate transportation while the Vehicle is in the shop due to eligible damage that occurred during the Reservation Period while the Vehicle is in the Guest's custody or control. Available protection plans for US hosts don't include replacement vehicle reimbursement.
- **Reservation Period:** begins at the trip start time listed in the reservation and when the Vehicle is in the custody or control of the Guest and ends the earlier of the trip end time or when the Vehicle is returned to either the Host or the location designated in the reservation. This is the period shown for a booked trip.
- **Salvage Value:** Value of a wrecked vehicle that it can be sold for in an effort to recover funds paid out during claims.
- **Storage Fees:** fees charged by a repair or auto body shop for keeping your vehicle during repairs and/or the time your vehicle is sitting at the shop after repairs are made and before it gets picked up.
- **Unreasonable Charges:** needless accumulated expenses incurred due to not promptly removing your vehicle before additional storage fees accrued.
- **Vehicle:** the vehicle booked during the applicable reservation.

Payment/Reimbursement Requirements and Process

- **Proof of Physical Damage:**

For Hosts to qualify for eligible Physical Damage reimbursement, Turo must have clear photo documentation of the areas for which the Host is seeking reimbursement taken and submitted to Turo within 24 hours of the start and end of the trip. Failure to report the damage within this window could result in the claim being closed or denied. In the event the damage can't be fully demonstrated by such photo evidence or the host does not have possession of the vehicle, Turo may, at our discretion, consider other evidence (e.g. a police report, third-party report) that's necessary to confirm the damage took place during the Reservation Period.
- **Proof of Necessary Repairs**
 - For Hosts to qualify for reimbursement for the Necessary Repairs for eligible Physical Damage during the Reservation Period, and for the Guest to be held responsible for the damage, Turo must have the following documentation:

- (1) clear, dated, photo documentation from the Host of the out-of-pocket expenses paid for the Vehicle's repair; **and**
- (2) other evidence (e.g. a diagnostic report, vehicle alignment sheet) that demonstrates the damage was repaired and paid for.
- Payments and reimbursements are made direct to Visa Debit or check*, via Stripe. . In some cases, payment may be made directly to the repair shop. Read more information [here](#).

The allocation of responsibility between Turo and the Host isn't impacted or altered in any manner by any amount that Turo can or does collect from the Primary Guest or from a third-party on account of the Physical Damage. The Host's plan is unrelated to the level of responsibility retained by the Primary Guest under whichever Guest protection plan is chosen by the Primary Guest.

*If a trace number or bank research is requested, a fee of up to \$50 may be charged to the Host.