

Explanatory Memorandum for AO 12110
Peer-To-Peer Vehicle Sharing Exclusion
Endorsement – Virginia form PP 43 20 11 20
SERFF Tracking number ISOF-132421996

This endorsement was developed by Insurance Services Office, Inc. for the Bureau of Insurance's adoption as a standard automobile form in response to SB 735 effective July 1, 2020. The endorsement allows insurers to exclude coverage during the period when the insured makes their personal vehicle available for use in connection with a peer-to-peer vehicle sharing platform. Any insurer wishing to exclude this exposure must use this standard automobile form. Insurers may develop their own endorsements for insureds to buy-back this coverage.