Date: [Date]

To: [Lender/Lienholder Name]
Address: [Lender Address]
Account Number: [Loan/Lease Account Number]

Subject: Explanation of Rideshare Gap Coverage for [Vehicle Year, Make, and Model]

Dear [Lender Name/Department],

I am writing to provide clarification regarding the insurance coverage for my vehicle, [Vehicle VIN], as I am currently an independent contractor for a rideshare platform.

Please be advised that I have maintained a personal auto insurance policy with [Insurance Company Name] that includes a specific **Rideshare Endorsement** (also known as Gap Coverage). This endorsement ensures there is no lapse in protection during the various phases of rideshare activity:

- **Phase 1:** When the app is on and I am waiting for a request.
- **Phase 2:** When I have accepted a request and am en route to the passenger.
- **Phase 3:** When a passenger is in the vehicle.

This coverage is designed to bridge the gap between my personal insurance policy and the commercial liability insurance provided by the rideshare company. It ensures that the vehicle remains fully insured for its actual cash value in the event of a total loss, satisfying the insurance requirements of our financing agreement.

Attached to this letter, please find my **Certificate of Insurance** and the **Declarations Page** highlighting the rideshare endorsement/gap coverage rider.

If you require any further documentation or have questions regarding this coverage, please contact me at [Your Phone Number] or [Your Email Address].

Sincerely,

[Your Name]
[Your Mailing Address]