[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Insurance Company Name]
[Insurance Agent Name]
[Insurance Company Address]
[City, State, Zip Code]

Subject: Inquiry Regarding Rideshare Gap Coverage for Policy Number: [Your Policy Number]

Dear [Insurance Agent Name or Customer Service Department],

I am writing to inquire about the availability of rideshare insurance endorsements or gap coverage for my current personal auto insurance policy. I am currently working as an independent contractor for a rideshare network company (TNC), such as Uber or Lyft.

I would like to ensure that I am fully protected during all phases of my rideshare activity, specifically during "Period 1," when the rideshare application is turned on and I am waiting for a ride request, but have not yet accepted one. I understand that my standard personal policy may exclude coverage during this time, and the TNC's contingent liability coverage may be limited.

Please provide information regarding the following:

- Does your company offer a "Rideshare Endorsement" or "Gap Coverage" for independent contractors?
- What are the specific coverage limits provided by this endorsement?
- How will adding this coverage affect my monthly or annual premium?
- Are there any specific requirements or documentation needed to add this to my policy?

I want to ensure my personal policy remains in good standing while I conduct my business. If your company does not offer this coverage, please let me know so I can explore other options to remain properly insured.

I look forward to hearing from you soon. Thank you for your assistance.

Sincerely,

[Your Signature]

[Your Printed Name]