

Ernest Martin in D Magazine: Rideshare Companies Like Dallas' Alto Can't Get Insurers to Cover Sexual Assault

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PRACTICES Insurance Recovery

D Magazine quoted Haynes Boone Partner [Ernest Martin](#) in an article about how some rideshare companies are having trouble securing sexual assault insurance coverage.

Here is an excerpt:

As the Dallas ridesharing startup Alto Experience Inc. was preparing last November to launch service, one of its co-founders, Will Coleman, had a seemingly minor item on his to-do list: Get insurance to cover claims of sexual assault. At least one specialty broker that he engaged told him finding coverage would be easy enough that the broker could get back to him the following week. Yet by March of this year, Alto was insuring itself against sexual-assault claims after more than 60 insurers either priced policies prohibitively high or told Coleman's representatives that sex-assault coverage was too risky for them to provide at all.

Uber and Lyft both tout the insurance they provide drivers, including up to at least \$1 million in coverage for injuries or other damage their drivers cause to other people. Both adopted these policies after years of criticism about what some felt was inadequate coverage. Even their latest policies may have gaps for the companies' drivers, an analysis by legal publisher Nolo shows.

For assault victims, both commercial and personal auto policies generally exclude coverage for the use of a vehicle for illegal acts. That type of limitation is found among most types of insurance, even employment-related practices liability coverage, or EPL, which covers sexual harassment.

Some policies cover companies for negligently hiring or supervising employees who commit sexual assault, according to Ernest Martin, partner and chair of Haynes Boone's insurance recovery group. "These include commercial general liability, employment liability, and directors and officers policies."

To read the full article, click [here](#).