

Non-Owner Car Insurance

If you don't own a car but want to be insured for occasional driving of rented and borrowed cars, you can buy a "non-owner" policy. Before you buy one, make sure you understand that these policies typically will not cover you if you're driving a car for businesses purposes or a car that's owned by a relative or member of your household. Here is an example of the exclusionary language:

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/buying-tips/non-owner-car-insurance/> Date: April 2, 2025

NAMED NON-OWNER POLICY

- › A Named Non-Owner policy provides liability protection for an individual who does not own a vehicle or have access to any personal use vehicles on a regular basis, including vehicles owned by household members.
- › No member of the named non-owner's household may own or have access to a vehicle on a regular basis.
- › Coverage does not apply to vehicles owned by the insured or a relative.
- › Coverage applies only to the person listed on the declarations page and does not extend to household members.
- › BI/PD, Med Pay, and UM/UIM BI are the only coverages written.
- › Physical Damage coverage is not available.
- › Business/artisan use is unacceptable.
- › Filings are acceptable (operator only).
- › Higher liability limits are acceptable.

We do not offer a BFNO (Broad Form Named Non-Owner) policy.

More suggested reading:

[Speak UP: How to communicate with your insurance company](#)

[Sample letter requesting information about claim denial](#)

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