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:
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