

## 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:

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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](http://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: February 21, 2026

## 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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