

PEER-TO-PEER CAR SHARING PROGRAM ACT (EXCERPT)
Act 223 of 2024

257.2251 Consumer protection disclosure requirements.

Sec. 51.

A car sharing program agreement made in this state must disclose all of the following to the shared vehicle owner and the shared vehicle driver:

(a) Any right of the peer-to-peer car sharing program to seek indemnification from the shared vehicle owner or the shared vehicle driver for economic loss sustained by the peer-to-peer car sharing program that results from a breach of the terms and conditions of the car sharing program agreement.

(b) That an automobile insurance policy issued to the shared vehicle owner for the shared vehicle or to the shared vehicle driver does not provide a defense or indemnification for any claim asserted by the peer-to-peer car sharing program.

(c) That the peer-to-peer car sharing program's insurance coverage on the shared vehicle owner and the shared vehicle driver is in effect only during each car sharing period and that, for any use of the shared vehicle by the shared vehicle driver after the car sharing termination time, the shared vehicle driver and the shared vehicle owner may not have insurance coverage.

(d) The daily rate, fees, and, if applicable, any insurance or protection package costs that are charged to the shared vehicle owner or the shared vehicle driver.

(e) That the shared vehicle owner's automobile insurance may not provide coverage for a shared vehicle during the car sharing period and may exclude coverage and the duty to defend and indemnify for any claim arising out of the ownership, maintenance, or use of a shared vehicle afforded under the insurance.

(f) That the shared vehicle owner's or the shared vehicle driver's automobile insurance policy might already provide the coverage required by this act, depending on the terms of the policy.

(g) An emergency telephone number to personnel capable of fielding roadside assistance and other customer service inquiries.

(h) If there are conditions under which a shared vehicle driver must maintain a personal automobile insurance policy with certain applicable coverage limits on a primary basis in order to book a shared motor vehicle.

(i) That, in accordance with sections 3101 and 3102 of the insurance code of 1956, 1956 PA 218, MCL 500.3101 and 500.3102, the operation of a shared vehicle for more than 30 days in this state may require the shared vehicle driver to maintain security for payment of benefits as required under chapter 31 of the insurance code of 1956, 1956 PA 218, MCL 500.3101 to 500.3179, and that the failure to maintain required security might be subject to penalty as provided by law.

History: 2024, Act 223, Eff. Oct. 17, 2025