

Gig Driver Supplemental Insurance Checklist

For Uber, DoorDash, Instacart and Amazon Flex drivers | Updated October 2026 | thehospitalinfo.com

1. Know your health plan gap

- ☐ Find your deductible and out-of-pocket maximum. The 2026 federal cap is \$10,600 for one person (\$12,000 in 2027).
- ☐ Write down your monthly premium and your deductible: \$ _____

2. Know your monthly cash need

- ☐ Add rent, car payment, car insurance, groceries, phone, childcare: \$ _____ per month
- ☐ List emergency savings you can reach within a week: \$ _____
- ☐ Decide how many weeks you could go without driving income: _____ weeks

3. Read your platform coverage

- ☐ Uber: check whether you enrolled in Optional Injury Protection, or whether your state (CA, MA, MN) provides coverage automatically.
- ☐ DoorDash: remember that occupational accident cover applies during an active delivery only.
- ☐ Instacart and Amazon Flex: read what each policy pays for injuries, not just liability and vehicle damage.
- ☐ Note each platform weekly benefit cap: \$ _____

4. Ask every insurer these questions

- ☐ Does the policy pay while I drive for pay (rideshare or delivery)? Get the answer in writing.
- ☐ Does it apply when I work for more than one app?
- ☐ What are the pre-existing condition rules and the waiting period?
- ☐ Is the benefit a fixed amount or a percentage of income?
- ☐ How long do benefits last, and what is the elimination period?
- ☐ Does the payout shrink if another policy also pays?
- ☐ What is the claim filing deadline, and which documents do you need?
- ☐ What are the renewal and cancellation terms?

5. Collect your proof of income

- ☐ Download the last 3 months of Uber, DoorDash or Instacart earnings summaries.
- ☐ Keep 1099 forms, bank statements and your mileage log together in one folder.

6. If you get hurt

- ☐ Get medical care first, then keep every discharge paper and itemized bill.
- ☐ Report the crash in the app the same day.

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- [] Uber Optional Injury Protection: notify the carrier within 20 days of the injury. Massachusetts and Minnesota occupational accident claims: written notice within 90 days.
 - [] DoorDash: start your claim with Blue Star Claims (bluestarclaims.com or (480) 579-2405).
 - [] Photograph the scene, screenshot your app status and save the police report number and the trip or delivery ID.
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- [] Mark every policy deadline on your calendar.
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Deadline tracker

Policy	Deadline	Date to call or write by
Uber Optional Injury Protection	20 days from injury	___ / ___ / ____
Uber occupational accident (MA, MN)	90 days, written notice	___ / ___ / ____
DoorDash (Blue Star Claims)	File promptly	___ / ___ / ____
My personal policy	Check policy: _____	___ / ___ / ____

7. Tax check

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- [] Ask a tax professional how your premiums and payouts are treated before you file.
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General education only. This checklist is not tax, legal or insurance advice. Policy terms change, so confirm details with the carrier or platform.