

RCW 48.175.005 Definitions. (Effective until January 1, 2023.)

For the purposes of this chapter, unless the context otherwise requires:

- (1) "Owner's insurance policy" means an automobile liability insurance policy, as defined in RCW 48.22.005, that includes:
 - (a) All coverage necessary to comply with the requirements of chapter 46.30 RCW; and
 - (b) Any optional coverage selected by the registered owner, including:
 - (i) Personal injury protection coverage as defined in RCW 48.22.005;
 - (ii) Underinsured coverage as defined in RCW 48.22.030;
 - (iii) Comprehensive property damage coverage for the vehicle; and
 - (iv) Collision property damage coverage for the vehicle.
 - (2) "Personal vehicle sharing" means the operation and use of a private passenger motor vehicle, by persons other than the vehicle's registered owner in connection with a personal vehicle sharing program.
 - (3) "Personal vehicle sharing program" or "program" means a legal entity qualified to do business in this state engaged in the business of facilitating the sharing of private passenger motor vehicles for noncommercial use by individuals within this state. For the purposes of this subsection, "noncommercial use" means use other than that for a "commercial vehicle" as defined in RCW 46.04.140.
 - (4) "Private passenger motor vehicle" means a four-wheel passenger motor vehicle insured under an automobile liability insurance policy covering a single individual or individuals residing in the same household as the named insured.
 - (5) "Program insurance policy" means an automobile liability insurance policy that is obtained by the personal vehicle sharing program and that:
 - (a) Includes all coverage needed to comply with the requirements of chapter 46.30 RCW;
 - (b) Includes the following optional coverages:
 - (i) Comprehensive property damage coverage for the vehicle; and
 - (ii) Collision property damage coverage for the vehicle;
 - (c) Offers to the named insured on the program policy underinsured coverage as defined in RCW 48.22.030;
 - (d) Offers to the named insured on the program policy *underinsured coverage as defined in RCW 48.22.005; and
 - (e) Does not include any other optional coverage selected by the owner of the vehicle and included in the owner's insurance policy.
- [2012 c 108 § 1.]

***Reviser's note:** The reference to underinsured coverage appears erroneous. Personal injury protection was apparently intended.