

## **Can auto insurance companies add drivers to your policy without permission?**

While reviewing the declarations page of their auto policy, consumers may be surprised to find that a family member or other individual has been added to their auto policy and may question their auto insurance company's ability to add someone without permission. In Massachusetts, there is no law prohibiting insurance companies from adding drivers to your policy if they have reasonable belief that these individuals should be listed.

The standard Massachusetts auto policy requires that all household members who are of driving age be listed on the policy, as well as anyone who regularly uses the vehicle. Insurance companies often use public resources, like the internet, to determine if multiple people live under the same household.

This means that if someone in your home has a license and does not have their own insurance policy, then the company may reasonably assume that they will be driving the vehicle(s) covered under the policy. If you have a family member who lives at home and has their own vehicle and insurance policy, the insurance company will typically permit you to list the individual but 'exclude' them as an operator from coverage. You should ask your agent or insurance company to determine whether your insurance company permits the exclusion of listed drivers, keeping in mind that if you exclude an operator from your policy then the policy will *not* provide coverage for any accidents in which the excluded driver was the operator of an insured car regardless of fault. You should not exclude someone from coverage if there is even the slightest possibility that the excluded driver will operate the vehicle.

Likewise, if you have a roommate or friend who uses your car several times per week or month, the insurance company may view them as a regular driver, and therefore someone who may increase the risk of the vehicle being involved in an accident. If there is an accident and the company believes that this individual regularly drives the vehicle, they may deny coverage for the loss since the driver was not listed on the policy.

If you have questions about your insurance policy or if you believe your insurer is not following the terms of your insurance contract, contact the Division of Insurance by calling our consumer hotline - 617-521-7794 - or visit our website at [www.mass.gov/doi](http://www.mass.gov/doi).