DRIVER GUIDE · PORTUGAL

TVDE Insurance Guide

What the law requires — and what personal car insurance does not cover.

Standard personal car insurance is not sufficient for TVDE activity. Portuguese Law No. 45/2018 mandates specific coverage types with minimum values that exceed the personal-use standard. Insurance responsibility always falls on the TVDE operator — not on individual drivers. What you need to do depends on how you work with Uber.

PATH A

Driver under a fleet partner

The fleet operator is responsible for taking out and maintaining all mandatory insurance policies. **You do not take out any insurance individually.** Always confirm with your operator that their policies cover TVDE activity and are current.

PATH B

Independent operator (own company)

Two levels of insurance are required: **company** and **vehicles**. For the company: professional liability and personal accident. For each vehicle: motor insurance (Green Card + Special Conditions).

DOCUMENTS REQUIRED BY UBER — PATH B

DOCUMENT	LEVEL	REQUIREMENT
COMPANY LEVEL		
Professional Liability Policy — Special Conditions	Per company	Minimum **€50,000,000**
Professional Liability Policy — Invoice / Receipt	Per company	Proves the policy is active and paid
Personal Accident Policy — Special Conditions	Per company	Minimum **€10,000** per occupant

DOCUMENT	LEVEL	REQUIREMENT
Personal Accident Policy — Invoice / Receipt	Per company	Proves the policy is active and paid
VEHICLE LEVEL		
Motor Liability Policy — Green Card	Per vehicle	Temporary Green Card accepted
Motor Liability Policy — Special Conditions	Per vehicle	Must show TVDE use and minimum **€7,750,000**

PATH A — FLEET DRIVER

1

WHAT YOU NEED TO KNOW

Your operator handles the insurance

As a driver associated with a fleet, all mandatory insurance is contracted and managed by the operator. Their policies automatically cover you during trips completed on the Uber platform. You do not need to contract, renew, or submit any insurance documents.

> ✓ **BEST PRACTICE FOR DRIVERS**
> Confirm with your operator that their policies are current and specifically cover TVDE activity. In the event of an incident, the operator is the primary contact with the insurer — not the individual driver.

PATH B — INDEPENDENT OPERATOR (OWN COMPANY)

1

COMPANY LEVEL (FLEET/COMPANY)

Company-level insurance policies

The operator company must hold two independent policies, regardless of the number of vehicles on the platform:

— **Professional Civil Liability Policy (RC Profissional)** — minimum €50,000,000. Submit Special Conditions + Invoice/Receipt.

— **Personal Accident Insurance Policy** — minimum €10,000 per occupant. Submit Special Conditions + Invoice/Receipt.

> ℹ **LEGAL BASIS**
> Article 18 of Law No. 45/2018 requires civil liability and personal accident coverage for transported passengers, with minimums at least equivalent to the hire vehicle standard — which exceeds the personal-use regime.

2

VEHICLE LEVEL

Motor insurance — per vehicle

Each vehicle on the platform requires a **motor civil liability policy** with a minimum coverage of **€7,750,000**, explicitly designated for TVDE or passenger transport use. Two documents are required per vehicle:

— **Motor Liability Policy — Green Card** (temporary Green Card accepted during onboarding)

— **Motor Liability Policy — Special Conditions** (must state TVDE use and minimum coverage of €7,750,000)

> ⚠ **LEGAL REQUIREMENT — TVDE INSURANCE**
> Using a personal-use insurance policy to operate TVDE is illegal. In the event of a claim, coverage may be refused on grounds of misrepresentation of vehicle use, making the operator and driver personally liable for all losses.