

SB3952



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

SB3952

Introduced 2/6/2026, by Sen. Erica Harriss

SYNOPSIS AS INTRODUCED:

625 ILCS 57/5
625 ILCS 57/10
625 ILCS 57/20
625 ILCS 57/25
625 ILCS 57/30
625 ILCS 57/31 new
625 ILCS 57/34 rep.

Amends the Transportation Network Providers Act. Applies the Act to transportation network company services that provide the transportation of goods, including goods from a retail store, warehouse, fulfillment center, or restaurant. Changes the term "passenger" to "customer". Removes the repeal date of the Act.

LRB104 18307 LNS 31747 b

A BILL FOR

1 AN ACT concerning transportation.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Transportation Network Providers Act is
5 amended by changing Sections 5, 10, 20, 25, and 30 and by
6 adding Section 31 as follows:

7 (625 ILCS 57/5)

8 (Section scheduled to be repealed on September 1, 2028)

9 Sec. 5. Definitions. In this Act:

10 "Customer" means a person or entity that requests and
11 receives TNC services, whether as a passenger or as a
12 recipient of delivered goods.

13 "Transportation network company" or "TNC" means an entity
14 operating in this State that uses a digital network or
15 software application service to connect customers ~~passengers~~
16 to transportation network company services provided by
17 transportation network company drivers. A TNC is not deemed to
18 own, control, operate, or manage the vehicles used by TNC
19 drivers, and is not a taxicab association or a for-hire
20 vehicle owner.

21 "Transportation network company driver" or "TNC driver"
22 means an individual who operates a motor vehicle that is:

23 (1) owned, leased, or otherwise authorized for use by

1 the individual;

2 (2) not a taxicab or for-hire public passenger
3 vehicle; and

4 (3) used to provide transportation network company
5 services.

6 "Transportation network company services" or "TNC
7 services" means transportation of a customer ~~passenger~~ between
8 points chosen by the customer or transportation of goods from
9 a point designated by the customer or the TNC, including, but
10 not limited to, a retail store, warehouse, fulfillment center,
11 or restaurant, to a point chosen by the customer, ~~passenger~~
12 and prearranged with a TNC driver by the customer or the TNC
13 through the use of a TNC digital network or software
14 application. TNC services include both passenger rideshare and
15 delivery services for consumer goods, including, but not
16 limited to, groceries, retail items, prepared food, and
17 packages. TNC services shall begin when a TNC driver accepts a
18 request for transportation or delivery of goods received
19 through the TNC's digital network or software application
20 service, continue while the TNC driver transports the customer
21 or goods ~~passenger~~ in the TNC driver's vehicle, and end when
22 the customer ~~passenger~~ exits the TNC driver's vehicle or the
23 goods are delivered at the point specified by the customer or
24 the TNC. TNC service is not a taxicab, for-hire vehicle, or
25 street hail service. TNC services do not include freight
26 transportation, commercial trucking, or services provided by

1 employees of the entity rather than independent contractors.

2 (Source: Reenacted by P.A. 101-660, eff. 4-2-21; revised
3 6-27-25.)

4 (625 ILCS 57/10)

5 (Section scheduled to be repealed on September 1, 2028)

6 Sec. 10. Insurance.

7 (a) Transportation network companies and participating TNC
8 drivers shall comply with the automobile liability insurance
9 requirements of this Section as required.

10 (b) The following automobile liability insurance
11 requirements shall apply from the moment a participating TNC
12 driver logs on to the transportation network company's digital
13 network or software application until the TNC driver accepts a
14 request to transport a customer or goods ~~passenger~~, and from
15 the moment the TNC driver completes the transaction on the
16 digital network or software application or the ride or
17 delivery is complete, whichever is later, until the TNC driver
18 either accepts another ride request on the digital network or
19 software application or logs off the digital network or
20 software application:

21 (1) Automobile liability insurance shall be in the
22 amount of at least \$50,000 for death and personal injury
23 per person, \$100,000 for death and personal injury per
24 incident, and \$25,000 for property damage.

25 (2) Contingent automobile liability insurance in the

1 amounts required in paragraph (1) of this subsection (b)
2 shall be maintained by a transportation network company
3 and provide coverage in the event a participating TNC
4 driver's own automobile liability policy excludes coverage
5 according to its policy terms or does not provide at least
6 the limits of coverage required in paragraph (1) of this
7 subsection (b).

8 (c) The following automobile liability insurance
9 requirements shall apply from the moment a TNC driver accepts
10 a ride or delivery request on the transportation network
11 company's digital network or software application until the
12 TNC driver completes the transaction on the digital network or
13 software application or until the ride or delivery is
14 complete, whichever is later:

15 (1) Automobile liability insurance shall be primary
16 and in the amount of \$1,000,000 for death, personal
17 injury, and property damage. The requirements for the
18 coverage required by this paragraph (1) may be satisfied
19 by any of the following:

20 (A) automobile liability insurance maintained by a
21 participating TNC driver;

22 (B) automobile liability company insurance
23 maintained by a transportation network company; or

24 (C) any combination of subparagraphs (A) and (B).

25 (2) Insurance coverage provided under this subsection

26 (c) shall also provide for uninsured motorist coverage and

1 underinsured motorist coverage in the amount of \$50,000
2 from the moment a customer ~~passenger~~ enters the vehicle of
3 a participating TNC driver, the TNC driver receives the
4 goods requested by the customer at the designated pickup
5 point, or the TNC driver begins en route to the designated
6 pickup point after accepting the request until the
7 customer ~~passenger~~ exits the vehicle or the delivery is
8 completed.

9 (3) The insurer, in the case of insurance coverage
10 provided under this subsection (c), shall have the duty to
11 defend and indemnify the insured.

12 (4) Coverage under an automobile liability insurance
13 policy required under this subsection (c) shall not be
14 dependent on a personal automobile insurance policy first
15 denying a claim nor shall a personal automobile insurance
16 policy be required to first deny a claim.

17 (d) In every instance when automobile liability insurance
18 maintained by a participating TNC driver to fulfill the
19 insurance obligations of this Section has lapsed or ceased to
20 exist, the transportation network company shall provide the
21 coverage required by this Section beginning with the first
22 dollar of a claim.

23 (e) This Section shall not limit the liability of a
24 transportation network company arising out of an automobile
25 crash involving a participating TNC driver in any action for
26 damages against a transportation network company for an amount

1 above the required insurance coverage.

2 (f) The transportation network company shall disclose in
3 writing to TNC drivers, as part of its agreement with those TNC
4 drivers, the following:

5 (1) the insurance coverage and limits of liability
6 that the transportation network company provides while the
7 TNC driver uses a vehicle in connection with a
8 transportation network company's digital network or
9 software application; and

10 (2) that the TNC driver's own insurance policy may not
11 provide coverage while the TNC driver uses a vehicle in
12 connection with a transportation network company digital
13 network depending on its terms.

14 (g) An insurance policy required by this Section may be
15 placed with an admitted Illinois insurer, or with an
16 authorized surplus line insurer under Section 445 of the
17 Illinois Insurance Code; and is not subject to any restriction
18 or limitation on the issuance of a policy contained in Section
19 445a of the Illinois Insurance Code.

20 (h) Any insurance policy required by this Section shall
21 satisfy the financial responsibility requirement for a motor
22 vehicle under Sections 7-203 and 7-601 of the Illinois Vehicle
23 Code.

24 (i) If a transportation network company's insurer makes a
25 payment for a claim covered under comprehensive coverage or
26 collision coverage, the transportation network company shall

1 cause its insurer to issue the payment directly to the
2 business repairing the vehicle, or jointly to the owner of the
3 vehicle and the primary lienholder on the covered vehicle.

4 (Source: P.A. 101-660, eff. 4-2-21; 102-982, eff. 7-1-23.)

5 (625 ILCS 57/20)

6 (Section scheduled to be repealed on September 1, 2028)

7 Sec. 20. Non-discrimination.

8 (a) The TNC shall adopt and notify TNC drivers of a policy
9 of non-discrimination on the basis of destination, race,
10 color, national origin, religious belief or affiliation, sex,
11 disability, age, sexual orientation, or gender identity with
12 respect to customers ~~passengers~~ and potential customers
13 ~~passengers~~.

14 (b) TNC drivers shall comply with all applicable laws
15 regarding non-discrimination against customers ~~passengers~~ or
16 potential customers ~~passengers~~ on the basis of destination,
17 race, color, national origin, religious belief or affiliation,
18 sex, disability, age, sexual orientation, or gender identity.

19 (c) TNC drivers shall comply with all applicable laws
20 relating to accommodation of service animals.

21 (d) A TNC shall not impose additional charges for
22 providing services to persons with physical disabilities
23 because of those disabilities.

24 (e) A TNC shall provide customers ~~passengers~~ an
25 opportunity to indicate whether they require a wheelchair

1 accessible vehicle. If a TNC cannot arrange
2 wheelchair-accessible TNC service in any instance, it shall
3 direct the customer ~~passenger~~ to an alternate provider of
4 wheelchair-accessible service, if available.

5 (f) If a unit of local government has requirements for
6 licensed chauffeurs not to discriminate in providing service
7 in under-served areas, TNC drivers participating in TNC
8 services within that unit of local government shall be subject
9 to the same non-discrimination requirements for providing
10 service in under-served areas.

11 (Source: Reenacted by P.A. 101-660, eff. 4-2-21.)

12 (625 ILCS 57/25)

13 (Section scheduled to be repealed on September 1, 2028)

14 Sec. 25. Safety.

15 (a) The TNC shall implement a zero tolerance policy on the
16 use of drugs or alcohol while a TNC driver is providing TNC
17 services or is logged into the TNC's digital network but is not
18 providing TNC services.

19 (b) The TNC shall provide notice of the zero tolerance
20 policy on its website, as well as procedures to report a
21 complaint about a driver with whom a customer ~~passenger~~ was
22 matched and whom the customer ~~passenger~~ reasonably suspects
23 was under the influence of drugs or alcohol during the course
24 of the trip.

25 (c) Upon receipt of a customer's ~~passenger's~~ complaint

1 alleging a violation of the zero tolerance policy, the TNC
2 shall immediately suspend the TNC driver's access to the TNC's
3 digital platform, and shall conduct an investigation into the
4 reported incident. The suspension shall last the duration of
5 the investigation.

6 (d) The TNC shall require that any motor vehicle that a TNC
7 driver will use to provide TNC services meets vehicle safety
8 and emissions requirements for a private motor vehicle in this
9 State.

10 (e) TNCs or TNC drivers are not common carriers, contract
11 carriers or motor carriers, as defined by applicable State
12 law, nor do they provide taxicab or for-hire vehicle service.
13 This subsection (e) is inoperative on and after January 1,
14 2024.

15 (Source: P.A. 103-527, eff. 8-11-23.)

16 (625 ILCS 57/30)

17 (Section scheduled to be repealed on September 1, 2028)

18 Sec. 30. Operational.

19 (a) A TNC may charge a fare for the services provided to
20 customers ~~passengers~~; provided that, if a fare is charged, the
21 TNC shall disclose to customers ~~passengers~~ the fare
22 calculation method on its website or within the software
23 application service.

24 (b) The TNC shall provide customers ~~passengers~~ with the
25 applicable rates being charged and the option to receive an

1 estimated fare before the customer ~~passenger~~ enters the TNC
2 driver's vehicle or the delivery is requested.

3 (c) The TNC's software application or website shall
4 display a picture of the TNC driver, and the license plate
5 number of the motor vehicle utilized for providing the TNC
6 service before the customer ~~passenger~~ enters the TNC driver's
7 vehicle.

8 (d) Within a reasonable period of time following the
9 completion of a trip, a TNC shall transmit an electronic
10 receipt to the customer ~~passenger~~ that lists:

- 11 (1) the origin and destination of the trip;
12 (2) the total time and distance of the trip; and
13 (3) an itemization of the total fare paid, if any.

14 (e) Dispatches for TNC services shall be made only to
15 eligible TNC drivers under Section 15 of this Act who are
16 properly licensed under State law and local ordinances
17 addressing these drivers if applicable.

18 (f) A taxicab may accept a request for transportation
19 received through a TNC's digital network or software
20 application service, and may charge a fare for those services
21 that is similar to those charged by a TNC.

22 (Source: Reenacted by P.A. 101-660, eff. 4-2-21.)

23 (625 ILCS 57/31 new)

24 Sec. 31. Applicability. The changes made by this
25 amendatory Act of the 104th General Assembly apply to all TNC

1 services, including delivery, upon the effective date of this
2 amendatory Act of the 104th General Assembly.

3 (625 ILCS 57/34 rep.)

4 Section 10. The Transportation Network Providers Act is
5 amended by repealing Section 34.