

# Rideshare Accident Attorneys

When you're involved in an Uber or Lyft accident, knowing where to turn for help can be confusing. Car accident insurance claims are complicated enough without adding in the rideshare element. However, you are still entitled to compensation if you were injured by another person's negligence or reckless driving. Our Uber and Lyft accident lawyers explain.

**[CTA: If you've been injured in a rideshare accident, contact our team to schedule a free consultation today.]**

## What Is Ridesharing?

Ridesharing is a type of transportation service people can access using an app on their smartphones. Drivers use their own vehicles to pick up riders and transport them to their destinations. Payment and all other aspects of rideshare are handled through the app, making it a convenient and popular transportation method.

Although there are several ridesharing services in the United States and worldwide, the most popular ones are Lyft and Uber. When it comes to Uber vs Lyft, accident and third-party liability insurance policies are about the same.

## What Should I Do After a Rideshare Accident?

After a rideshare accident, it's important to take the right steps to make sure you get fair compensation for your injuries, property damage, and suffering. If you were in a Lyft or Uber accident, here are what-to-do rideshare accident tips:

1. **Move to a Safe Place** - Depending on where the accident occurred, you may need to move out of the way to avoid moving traffic and other hazards on the road.
2. **Seek Medical Attention for Anyone Injured** - Getting medical care if you've been injured ensures you get the help you need right away. Also, you have documentation of your injuries as a direct result of the accident.
3. **Take Pictures of Damage, Injuries, and the Accident Scene** - Try to capture as many details as you can about the accident.
4. **Get Information From All Parties Involved** - It's important to get the contact info from the drivers and any witnesses, especially if you plan to make a claim for compensation.
5. **Report the Accident to Lyft or Uber** - Rideshare companies carry liability insurance, which may cover some of your damages. Make sure you have the accident on record with Uber or Lyft so you can make a claim through their insurance if needed.
6. **File a Police Report** - In Florida, the limit to file a police report after an accident is 10 days. It's crucial that you don't miss your window to file an official report.

- 7. File Your Rideshare Accident Claim** - Filing a claim after the accident can ensure you get fair compensation for your losses. Contact a Lyft or Uber accident lawyer to see if you qualify to file a claim and what it may be worth.

## Who Is Liable in a Rideshare Accident?

The person who is ultimately liable for the rideshare accident depends on the circumstances that led to the crash and the ride status. If negligence was involved, victims may be able to bring a legal claim for their damages.

However, because Florida is a no-fault state, you must first claim compensation through your personal insurance. When you suffer injuries and property damage, it's possible the losses you sustain in a rideshare accident will exceed the allowable coverage on your personal insurance policy. When this happens, you may be able to turn to the rideshare company's third-party liability insurance or file a personal injury claim for compensation.

**[CTA: Our rideshare accident attorneys can help you get the maximum amount for your damages. Contact us to learn more.]**

## What Are Rideshare Insurance Coverage Limits?

If I have an accident with rideshare insurance, who covers me first? Uber or personal policy? Here are a few scenarios for rideshare accidents in which liability insurance may apply:

### 1. Uber or Lyft Accident While the Driver Is With a Passenger and Logged Into the App

If the driver meets Uber car requirements, is logged into the rideshare app, and is en route with a passenger, rideshare coverage for [Uber](#) and [Lyft](#) includes:

- \$1 million third-party liability coverage
- \$1 million uninsured or underinsured bodily injury coverage

All people in the rideshare vehicle, including the driver, are covered by this insurance plan if the other driver is at fault. It also applies in hit-and-run accident scenarios in which the responsible party leaves the scene of the accident without providing contact information.

### 2. Uber or Lyft Accident While the Driver Is Logged Into the App With No Passenger

When the accident occurs when the driver does not have a passenger but is logged into the app, drivers should have access to the rideshare company's liability coverage as long as they are not at fault.

- \$50,000 - bodily injury per person
- \$100,000 - bodily injury per accident
- \$25,000 - property damage

However, this is third-party liability coverage and generally only covers what your personal auto insurance does not.

### 3. Uber or Lyft Accident When Driver Is Not Logged Into the App

When a driver is not logged into the app, they are not covered by the rideshare company's insurance. They must be logged into the rideshare app and actively transporting or picking up passengers to be eligible for coverage for damages.

Are rideshare drivers getting duped when they get in an accident? If you're a rideshare driver and were in an accident, contact our team to see how we can help you claim financial compensation for your damages through the rideshare insurance policy.

## What Damages Can I Recover in a Rideshare Accident Claim?

Lyft or Uber accident victims can file a claim with their no-fault insurance provider to recover for the following damages:

- Medical bills
- Lost wages
- Property damage
- Cost of temporary transportation needs

If you also need to file a claim with the at-fault party's insurance policy, you may be able to recover costs for:

- Future medical care needs
- Loss of earning capacity
- Pain and suffering

When your injuries and suffering are severe enough that your insurance and the at-fault driver's insurance do not completely cover your expenses, you can file a third-party claim through the rideshare company's insurance.

**[CTA: Don't accept less than you deserve. Contact our team today to schedule a free consultation to see what your claim is worth.]**

## How Long Do I Have to File a Claim After the Accident?

In Florida, the statute of limitations to file a claim is four years. However, your insurance company or the insurance policy of the other parties involved may have their own time limitations. It's vital that you seek compensation for your damages as soon as possible before you run out of time to file a claim.

## How Can a Car Accident Attorney Help After a Rideshare Accident?

An experienced Uber or Lyft accident attorney can help conduct a full investigation of the crash to determine fault and what you can claim in damages. They can also speak to the insurance company representatives on your behalf to ensure you are treated fairly and not intimidated into accepting less than you deserve.

A car accident lawyer knows what to do if you're involved in an accident with an Uber or Lyft rideshare driver. They will explain your rights as a victim and walk you through the process, so you have a full understanding of what to expect and the timeline to recover your financial losses.

## Lyft and Uber Accident Lawyers - Free Consultation

If you were hurt in a rideshare accident, our Uber and Lyft accident lawyers are ready to help you fight for your rights. The insurance companies will try to minimize your claim, but you deserve the maximum compensation for your injuries and suffering.

Contact us now to schedule a no-obligation consultation and learn how we can help you after an accident involving a rideshare vehicle.