

# Uber and Lyft Accidents All that Passengers Need to Know

## Q. I Just Had an Accident in My Uber. Who Is Responsible to Compensate Me?

A. Georgia fortunately has passed laws that require at least one-million-dollar policy on the Lyft driver, but it's all going to depend whether the app is turned on. Also, it's going to depend whether there's a paying customer, or who ultimately caused the accident. All of these things are going to have an impact on your claim.

- ✓ Let's say you are a passenger in Uber or Lyft and some other car crashes onto you. Well, on that point, the other car's insurance is the one that is going to be responsible for compensating you.
- ✓ Let's say you are a passenger in Uber and Lyft and the driver of your Uber or Lyft is the one that causes an accident. Well, because you are a paying customer and the app is on, the Uber or Lyft insurance is the one responsible for compensating you.
- ✓ How about if a Uber or Lyft driver causes an accident on your own car? At that point, it's going to depend whether the Uber or Lyft had a paying customer inside his vehicle.
  - If they didn't have any passengers, then the Uber or Lyft's driver insurance will be the one responsible for compensating you.
  - But if they did have a paying customer, then at that point Uber or Lyft insurance with the 1 million dollars policy would be the one to compensate you.

