

## What to Do After Your Uber/Lyft Accident



Ride-share apps like Uber and Lyft have transformed modern transportation. Thanks to an app on your phone, you no longer need to ask your family members to give you a ride to the airport! Plus, weekends are way more fun when you can make sure everyone gets home safely. However, since more people are using ride-share apps, there are more ride-share cars on the road. This has led to some confusion when these cars are involved in an accident. Who is responsible for compensating you? Who is going to <u>help you get</u> <u>the medical care you need to recover from your injuries?</u>

### Why Are ride-share Accidents Complicated?

When a ride-share car is involved in an accident, there are at least three different parties involved:

- the drivers of the vehicles,
- the passenger in the ride-share, and
- the ridesharing company.

There are also various insurance companies associated with each of these parties. Which insurance is responsible for paying for the passenger's injuries? If you were hit by a ride-share driver, should you file a claim with the company's insurance or the driver's personal insurance? If you are a ride-share driver hit by an uninsured or underinsured driver while on the job, will your company insurance cover you?



### The Good News for Passengers

If you are a passenger in a ride-share car and you are injured in an accident, insurance will cover you regardless of who is at fault. It doesn't matter if the accident was caused by your ride-share driver or the other driver. Exactly which insurance depends on which driver is liable, but rest assured that if you are a passenger injured in an accident, we can find ways to recover compensation for you.

While <u>accidents involving ride-share vehicles</u> should be as straightforward as any other automobile accident, the layers of insurance often cause new challenges. Additionally, companies like Uber and Lyft insist their drivers are not employees but "independent contractors," which means they might not take responsibility in the accident if the ride-share driver is found liable.

#### Who Is Responsible for Compensating You?

The insurance company for the Uber or Lyft driver is typically responsible for compensating injured passengers with their insurance coverage when an accident occurs. However, if the driver was not working at the time of the accident, their insurance company may not be liable. If you were not a passenger in Uber or Lyft but were injured as a result of the accident, you may be able to file a claim against the driver's insurance policy.

<u>Check here all the various scenarios</u> if you are a passenger in Uber or Lyft and injured in the accident.



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# Impact on your Uber Lyft Accident Claim in Georgia

Georgia fortunately has passed laws that require at least one million dollar policy on the Uber/Lyft driver, but it's all going to depend on 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.

Read also: Types of Medical Complications Due to Car Accidents

"Regarding handling claims against rideshare companies, the companies are required under OCGA 33-1-24 (i) to notify the driver and the driver's personal insurer of any dispute concerning primary coverage within 25 business days of receiving notice of the accident," explains <u>Marietta Auto Accident Attorney</u> Ramiro Rodriguez, Jr.

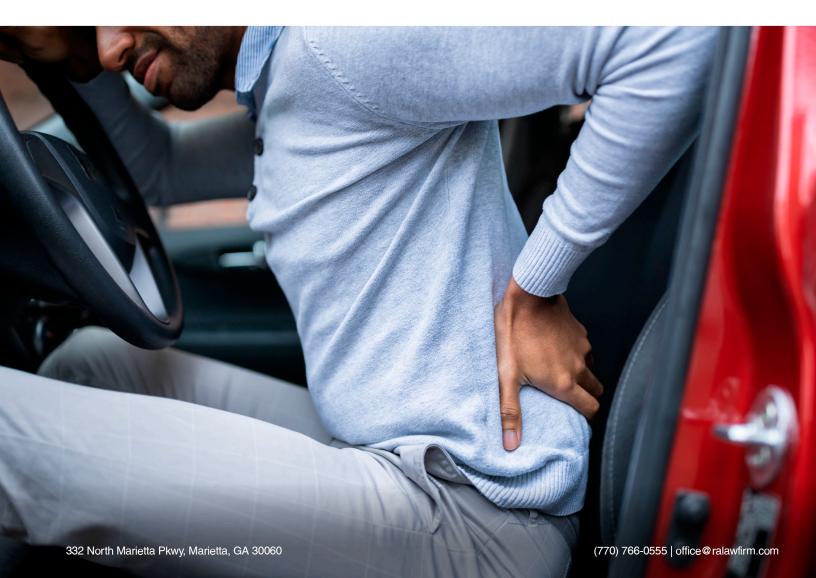
It's important to consult with an <u>attorney who specializes in auto accident cases in</u> <u>Georgia</u> to fully understand your rights and options after an accident, including how to best use your health insurance to cover your medical expenses.

# Who pays for my medical expenses in the meantime?

If you are **involved in an Uber/Lyft auto accident in Georgia** and you need immediate medical treatment, you will likely need to use your own health insurance to cover your medical expenses in the meantime. If you have "med pay" coverage on your auto insurance policy, this coverage may also help to cover your medical expenses.

If you are injured in an accident involving a ride-share vehicle, whether you are the ride-share passenger or the driver of another vehicle, don't let anyone tell you there's nothing you can do. Economic damages can be awarded due to loss of wages, medical expenses, or other quantifiable losses associated with your Uber or Lyft accident.

The team at **GA Injury Advocated** specializes in navigating these complicated cases. Call (770) 766-0555 today and get the compensation you deserve.



### Contact GA Injury Advocates Today

At GA Injury Advocates we are here to advocate for motor vehicle accident clients 24 hours a day, seven days a week. We understand the devastation that a collision —especially with a large truck—can cause, and have successfully fought on behalf on clients not only in Metro Atlanta but throughout Georgia. Our attorneys will not hesitate to take on large trucking and insurance companies to get you the compensation you deserve. That's why we're the premier auto and tractor-trailer law firm in Georgia. To schedule your free case evaluation, **contact us** today at **(770) 766-0555**.





#### RAMIRO RODRIGUEZ, JR. Owner Georgia Injury Advocates

Most of us have a childhood moment that inspires us to think about who we would be when we grew up. For Attorney Ramiro Rodriguez, it was when he was seven years old and was accompanying his uncle to a consultation with an attorney. Not only was the attorney very vague about his uncle's rights, he wanted to be paid first, in cash, and would not even give a receipt! At that time, young Ramiro was worried the attorney would not help his uncle, and might even steal from him. His uncle was more scared and confused after he hired the attorney!

Attorney Rodriguez will always remember that moment. That is why Georgia Injury Advocates treats each and every person who comes to us for help like they are a best friend. Friends are there when you need them. And so are we.

Ramiro Rodriguez, Jr. is a native-born Texan who was born in McAllen, Texas and graduated with a Bachelor of Science from Texas A&M. He then went on to earn his J.D. from John Marshall School of Law, where he was an active member of the law review and graduated cum laude.

As a compassionate personal injury lawyer, Ramiro Rodriguez, Jr. is an efficient and effective warrior for justice. He has personally tried cases ranging from automobile and tractor-trailer accidents, to slip and falls and dog bites, and welcomes the opportunity to advocate for you too.

