



In an Accident Involving an Uber or Lyft Driver? What You Should Know

An accident involving an Uber or Lyft vehicle can affect more than the people riding inside it. Other drivers, passengers in another vehicle, pedestrians, cyclists, and the rideshare driver may all face injuries, medical expenses, and questions about insurance coverage.

The steps you take afterward can help protect your health and preserve information needed for a claim. Although many of those steps are familiar, rideshare accidents introduce an additional question: what was the driver doing through the app when the collision happened?

Insurance Coverage Depends on the Driver's Status

Uber and Lyft insurance coverage changes depending on whether the driver is offline, waiting for a ride request, traveling to pick up a passenger, or transporting someone. The applicable state law, insurance policy, and type of service also matter, so there is no single coverage limit that applies to every accident.

When a driver is offline, their own auto insurance generally applies. When the app is on and the driver is waiting for a request, platform-provided liability coverage may apply under specified conditions; after a ride is accepted, a different level of coverage generally becomes available. Both companies publish coverage information and identify exceptions for particular markets and services. [Uber insurance overview](#), [Lyft insurance overview](#)

Liability coverage addresses covered injuries or property damage for which an insured driver is legally responsible. It does not automatically pay everyone involved, guarantee a settlement, or mean that the rideshare driver's own injuries and vehicle damage receive the same protection.

You Do Not Have to Be a Rideshare Passenger to Have a

Claim

If a rideshare driver causes a collision, people injured in another vehicle or outside the vehicle may have claims under applicable liability coverage. Passengers in the rideshare vehicle may also have claims, depending on who caused the crash and the available insurance.

If another motorist caused the accident, that driver's liability insurance may be a source of compensation. When an at-fault driver is uninsured or has insufficient coverage, uninsured or underinsured motorist benefits may be available, but their availability depends on the policies and state law involved.

Several insurers may need to investigate the same accident. Questions about fault, app status, and overlapping policies can complicate a claim, especially when multiple people are injured.

Put Safety and Medical Needs First

After a collision, move to a safe location if you can do so without putting yourself or others at risk. Call 911 when emergency assistance is needed, and comply with applicable requirements for reporting the accident to law enforcement.

Seek prompt medical advice if you experience pain, dizziness, headaches, or other symptoms, and obtain emergency care for serious or worsening symptoms. Some injuries do not cause immediate symptoms, so continue monitoring how you feel after leaving the scene. [CDC guidance on concussion symptoms](#)

Tell your healthcare provider how the accident happened and when your symptoms began. Follow the care instructions you receive, and keep copies of medical records, bills, prescriptions, and work restrictions.

Preserve Information About the Accident and the Ride

When it is safe, photograph the vehicles, damage, roadway, traffic signals, and other relevant conditions. Collect the drivers' names, contact information, license plate numbers, and insurance details, along with contact information for witnesses.

If you were an Uber or Lyft passenger, save your trip receipt, booking details, driver profile, and relevant messages or screenshots. If you were outside the rideshare vehicle, record any information available about the driver's rideshare activity without assuming that a company decal proves an active trip.

Keep the police report number and copies of communications with the platform and insurers. These records can help clarify the circumstances when memories fade or accounts differ.

Report the Accident and Handle Insurance Communications Carefully

Notify your own insurer promptly when applicable, and follow your policy's notice and cooperation requirements. Passengers and rideshare drivers should also report the incident through the relevant platform's accident-reporting process and retain any confirmation or reference number.

When speaking with an insurer, provide accurate information and distinguish what you observed from what you do not know. Avoid guessing about fault, vehicle speeds, or the extent of an injury before the facts are established.

Before agreeing to a recorded statement, broad medical authorization, or settlement release requested by another party's insurer, make sure you understand the request and its consequences. Your own insurer may have different contractual rights to information, so do not assume the same response is appropriate for every company involved.

Understand Deadlines Before They Become a Problem

States impose deadlines for filing personal injury lawsuits, and the time allowed varies with the jurisdiction and circumstances. Insurance policies can also contain notice requirements, while claims involving government entities may require earlier formal notices.

Reporting an accident to Uber, Lyft, or an insurance company does not replace filing a lawsuit when one is necessary. Do not assume that an open claim or ongoing settlement discussions extend a legal deadline.

When Legal Help May Be Useful

Legal advice may be particularly helpful when injuries are significant, fault is disputed, an insurer denies coverage, or the driver's app status is unclear. An attorney can investigate potentially responsible parties, identify available policies, and explain the deadlines and options that apply.

Whether you were a passenger, another driver, a pedestrian, a cyclist, or the rideshare driver, the practical priorities remain similar. Address your medical needs, preserve accurate records, and understand the applicable coverage before making decisions that could affect your claim.