

What Happens When An Uber Driver Gets In An Accident?

Uber has become a massive part of everyday life for many people, so what happens when an Uber driver is involved in an accident?

At this point, you and everyone you know has more than likely downloaded the Uber App and used it to take a ride.

Uber burst onto the scene in 2009, and since then they have revolutionized public transportation. Gone are the days of waiting in the street and fighting for taxis. Now all we have to do is pull out our phone, open the Uber app, and wait patiently on the driver that's coming just for us.

As of June of 2018, 75 Million riders have used Uber.

There are 3 Million Uber Drivers, and a total of 4 Billion, (yes billion with a "B,") rides have been completed worldwide. Uber operates in 65 countries and completes 15 million rides in a single day.

That's a lot of people Uber drivers are transporting on a daily basis. Based on sheer volume alone, accidents are bound to happen.

So, what happens if your Uber driver gets in an accident with you as a passenger?

What happens when you're involved in an accident involving an Uber driver as an innocent bystander? Just like anything else involving car accidents and insurance companies, it's not entirely straightforward.

However, we'll touch on the basics here to give you a firm understanding of what to do.

Car Accident Basics

First of all, we need to start with the basics.

No matter how the accident occurred, or what your level of involvement is, there are

certain things everyone needs to do immediately following a car accident.

- Make sure everyone is okay. You want to be sure everyone involved is safe.
- Call 911. Depending on the severity of the crash and any injuries sustained, it is crucial to get emergency services on the scene.
- Take photos of the accident. Get as many as possible.
- Get everyone's information, including phone numbers and license plate numbers.
- Get information from any/all witnesses
- Contact your insurance company
- Jot down your thoughts immediately after the accident. This will help you remember the details better in the future to avoid any confusion.
- Stay calm. You don't want to do anything to escalate the situation.

What To Do If You're The Passenger In The Uber

So your day has started just like any other.

You're up early, ready for work, and waiting on your Uber. Your driver arrives, you hop in, and it's off to work, just like every other day.

When, all of a sudden, BAM! You've been in an accident.

You're shaken up, but you're okay. You've done everything you should do after a typical car wreck, but now what?

If you're the passenger in an Uber during an accident, it's likely not your fault. You should be completely taken care of and able to move on with your life following the accident.

And I have good news: Uber has a \$1 Million policy that can kick in when an Uber driver

has an accident while carrying a passenger.

To be sure you get every chance to take advantage of this policy, it is highly recommended that you contact a lawyer immediately after the accident.

What To Do If You Were A Bystander

This is where things can get a little murky.

There are several "periods" an Uber driver has while he's out and about, and each of these periods will affect the coverage you can receive from Uber.

The Driver Didn't Have The App On

The first period is when the Uber driver is driving, but the app isn't on and he isn't currently looking for a ride.

In this situation, the burden falls on the driver and his insurance policy.

If that policy isn't enough, you will have to turn to your own underinsured or uninsured motorists coverage. Uber is not responsible when the driver is off duty.

The App Is Turned On Waiting For A Ride Request

In the second period, the app is turned on and the driver is waiting for a ride request. In this case, Uber's insurance kicks in.

Drivers will receive limited liability coverage in this instance, consisting of \$50,000 injury per person up to \$100,000 and \$25,000 in property damage.

For other types of coverage, the burden goes back to the driver's insurance. This is one of the benefits Uber receives by not calling it's drivers employees.

The Driver Was On The Way To Pick Up A Passenger

During the third period, the driver has the app on, and he's on the way to pick up his passenger.

This is when the massive \$1 million personal injury coverage along with full coverage of vehicles can kick in.

The Uber driver will still have to prove he was in route to pick up a passenger. This is usually easily determined because the GPS on the phone and the app is tracking where the driver is headed.

It's always good to assume that it will be difficult to prove that the driver was on the way to get a passenger, so you will need to document everything and contact a lawyer right away.

Always err on the side of caution.

The Driver Was Giving A Ride To A Passenger

Outside of the first period, the fourth and final period is the most clean cut.

In this period the driver had the app on and was giving a ride to a passenger.

This is very easy to prove and should receive little pushback from Uber. The coverages for this period are the same as the coverages for period three.

Still, it would be smart contact a lawyer to talk about your case. It's always easier to get what you deserve when you have professionals fighting for you.

Uber Isn't Going Anywhere

By the way things look today, Uber is going to be around for the long haul.

That means the number of Uber users, drivers, and rides will continue to increase. With that increase will come the increase in accidents.

Even if you don't use Uber and you never intend to, the chances of you being involved in an accident involving an Uber driver are still very high.

It's always good to be informed just in case of a worst-case scenario so you can take an active approach to make sure you get what you deserve.

Always Ask For Help

Being involved in a car accident can be very overwhelming and intimidating, especially when they involve new technologies like Uber. Even the most well-informed people can

let something slip through the cracks or forget an essential piece of information.

That's why you need a lawyer that can help you get what you deserve.

If you've been involved in an accident involving an Uber driver or any other type of vehicle accident, please don't hesitate to contact experienced auto accident attorneys today for help.