

What Makes Rideshare Accidents Different from Other Car Accidents?

A New Orleans rideshare accident lawyer can fight for injured victims

You're in the back seat of an Uber or Lyft traveling through the streets of New Orleans. Maybe you're heading home from Frenchmen Street or catching a ride to the airport before sunrise. Everything feels routine – until it's not. A sudden impact. The jolt of the brakes. The chaos of voices, sirens, and confusion all happening in the blink of an eye.

Suddenly, you're dealing with pain, medical bills, lost income, and a complicated insurance claim. But this isn't just any crash. It's not your car. You weren't driving. The person behind the wheel is working. But they're also not an employee. They drive for a company with billions in assets but has no real headquarters.

Now you're stuck trying to figure out who's paying your medical bills, whose insurance applies, and whether anyone will take responsibility at all. If you're dealing with injuries after an [Uber or Lyft crash](#), you need to act fast to protect your rights. The Law Offices of John S. Williams can help you sort through all this confusion. Here's what sets these accidents apart and why having a rideshare accident lawyer on your side can make all the difference.

What counts as a rideshare accident?

Rideshare accidents involve any crash where a driver is using an app for Uber or Lyft to pick up or transport passengers. These cases don't just involve the rideshare driver and passenger. They can also affect:

- Pedestrians struck by a rideshare vehicle
- Bicyclists or other motorists hit by an on-duty Uber or Lyft driver
- Rideshare drivers themselves when another driver is at fault

What makes rideshare accidents different from taxi or bus crashes is the business model. Uber and Lyft drivers are independent contractors using their own cars. The companies facilitate the ride through an app. However, they're quick to say they're not responsible when something goes wrong.

How is fault determined after a rideshare crash?

In Louisiana, fault in a car accident follows a pure comparative negligence system. That means every party involved can share a portion of the blame, and your compensation is reduced by your share of fault, even if you're only 10% responsible.

In rideshare accidents, figuring out who caused the crash gets tricky. Was the rideshare driver distracted by the app? Was another driver speeding or drunk? Were road conditions a factor? Was the rideshare driver even on the clock?

These questions matter. Unlike in a simple fender bender, liability may be split among three or more parties. Sorting that out takes reviewing trip data, checking app records, interviewing witnesses, and sometimes reconstructing the crash scene.

If you're a passenger, you likely bear no fault. But that doesn't guarantee a quick settlement from insurance companies.

How does the rideshare app affect insurance coverage?

Here's where things really get complicated. In a regular car accident, one of two drivers' personal auto insurance policies will apply. But with Uber and Lyft, coverage depends on what the driver was doing at the exact time of the crash.

There are three coverage periods that rideshare companies use:

1. **App off:** The driver's personal insurance applies.
2. **App on, waiting for a ride:** The company provides limited liability coverage (in [Louisiana](#), typically \$50,000 per person for injuries, \$100,000 total per crash).
3. **Ride accepted or passenger on board:** Uber or Lyft provides up to \$1 million in liability coverage and \$1 million in uninsured/underinsured motorist coverage.

The challenge is proving which phase the driver was in. That means accessing app records, which rideshare companies are rarely eager to share unless they're pressured legally to do so. Without that information, you can end up stuck between insurance companies pointing fingers at each other.

Who pays for medical bills, lost income, and other damages?

Who pays for your damages (legal term for financial losses) depends on the specifics of your case. Without a lawyer, you might not know what your options are.

Let's say you were a rideshare passenger who broke your arm in a crash. If the Uber driver caused the crash and was on a ride, Uber's \$1 million policy should cover your injuries. But if another driver was at fault, you may need to file a claim against their insurance company and hope they have enough coverage. If not, you might lean on Uber's uninsured/underinsured motorist protection.

If you're a rideshare driver who got hit by someone else, things are even more complicated. Uber and Lyft don't offer full personal injury protection for their drivers, and your own personal policy may deny the claim if they find out you were using your car for work.

In every scenario, knowing where to file your claim is only half the battle. Getting the insurance company to pay fairly is a fight all its own.

Can rideshare passengers file injury claims?

Yes, in most cases, rideshare passengers have a very strong legal position. You weren't behind the wheel. You didn't make any decisions that led to the crash. You were simply along for the ride, and now you're injured.

You may be entitled to compensation for:

- Emergency medical treatment
- Follow-up care, surgery, or physical therapy
- Lost wages or lost earning capacity
- Pain and suffering

But just because the law is on your side doesn't mean the process is easy. Uber and Lyft direct claims to third-party insurance companies. These adjusters aren't concerned about your recovery. Their job is to protect company profits by paying as little as possible.

Without legal help, you may be pressured into accepting a settlement that doesn't cover your full needs. Or worse, your claim might be denied entirely.

Why are rideshare claims harder to resolve than regular crashes?

From the outside, a crash involving Uber or Lyft might look like any other accident. But the moment an injury claim is filed, things change. Here's why rideshare accidents are harder to resolve:

- **Multiple layers of insurance:** Unlike regular crashes with one policy per driver, rideshare accidents can involve three or more policies.
- **Corporate shielding:** Uber and Lyft insist they're not responsible for driver actions, hiding behind the "independent contractor" label.
- **App data secrecy:** Proving the driver's status at the time of the crash is critical, but companies often don't hand over that info easily.
- **Hardball tactics:** Rideshare companies have deep pockets and teams of lawyers. They know how to delay, deflect, and devalue claims.
- **Out-of-state players:** These companies aren't based in Louisiana, and their insurance providers may not be either. This creates even more red tape.

It's not uncommon for crash victims to go weeks without answers, only to be offered a lowball settlement with no explanation. Without someone pushing back, that's often where the story ends.

Hurt in an Uber or Lyft crash in New Orleans? Get the legal help you need to fight back

If you were hurt in a crash involving an Uber or Lyft in New Orleans, don't leave your future in the hands of corporate insurance adjusters. These companies have teams of attorneys working to protect their bottom line. You need a strong legal advocate looking out for you. At [The Law Offices of John S. Williams](#), we understand the chaos that follows a rideshare accident. Medical bills pile up. Work becomes impossible. You're left with more questions than answers.

That's exactly why Attorney John S. Williams fights hard to get you the clarity, compensation, and justice you deserve. With over 15 years of experience, he knows how to take on Uber or Lyft, challenge their tactics, and uncover the truth behind your crash.

Louisiana law gives you only one year to take legal action, and key evidence can disappear fast. So, don't wait. The sooner you get legal help, the sooner you can start rebuilding your life. Call now or [contact us online](#) for a free, no-obligation consultation. Let's talk about your case, your rights, and how we can demand the full compensation you're entitled to.

"John S Williams is a great attorney! He is very efficient and accessible. His staff is very helpful and makes the process easy. Highly recommend." – Daniel, ★ ★ ★ ★ ★