

What to Do if You're in a Car Accident With an Uber or Lyft Driver in Palm Beach Gardens

An experienced attorney can fight for the compensation you deserve

Rideshare services such as Uber and Lyft are part of everyday life in Palm Beach Gardens. Whether it's a ride to Palm Beach International Airport, a night out on Clematis Street, or a trip along I-95, thousands of residents and visitors use these services daily. But when [rideshare accidents](#) happen, the aftermath can feel far more complicated than a typical fender bender.

Multiple insurance companies, questions about the driver's status in the app, and Florida's no-fault rules can make it difficult to know where to turn. Here are the steps to take after a crash and how liability works in these cases.

What makes Palm Beach Gardens unique for rideshare accidents?

Palm Beach Gardens has one of the highest concentrations of rideshare traffic in South Florida. West Palm Beach, Boca Raton, Delray Beach, and Palm Beach Gardens see heavy Uber and Lyft activity due to tourism, local universities, and busy nightlife districts.

Major highways such as I-95 and Florida's Turnpike are often sites of serious crashes, made worse by congestion or construction zones. Beachfront areas and downtown nightlife districts are also hotspots for rideshare demand. Local agencies including the Palm Beach Sheriff's Office, Florida Highway Patrol, and city police departments handle investigations, and claims often move through the Palm Beach County courthouse in West Palm Beach.

What should you do immediately after a rideshare accident?

The first priority after a rideshare crash is safety. If possible, move to a safe location and call 911 so police and medical teams can respond. Florida law requires law enforcement to file a crash report when injuries are involved, and this report is important in rideshare cases.

Exchange information with the Uber or Lyft driver, other motorists, and any passengers or witnesses. Take photos of the vehicles, road conditions, traffic signals, and injuries. Screenshots of the Uber or Lyft app showing the driver's status at the time of the crash can become important evidence. Seek medical attention even if injuries seem minor, as whiplash, concussions, or internal injuries often surface later.

How does liability work in a rideshare accident in Florida?

Florida follows a no-fault insurance system, which means every driver must first turn to their own PIP coverage for medical bills and some lost wages, no matter who caused the crash. Rideshare accidents, however, depend heavily on the driver's status in the app at the time of the crash.

When the driver is not logged into the app

If a rideshare driver is not logged into the Uber or Lyft app at the time of the crash, their personal auto insurance is the only policy that applies. This means the crash is treated the same as any other crash caused by a private driver, with no financial support from the rideshare company. In many cases, a driver's personal policy may not be enough to cover the full extent of medical expenses, lost wages, and other damages.

When the driver is logged in but has not accepted a ride

Once a driver is logged into the app but has not yet accepted a ride request, Uber and Lyft provide a limited, contingent coverage policy. This includes up to \$50,000 in bodily injury coverage per person, \$100,000 per accident, and \$25,000 for property damage.

However, this coverage is only triggered if the driver's personal insurance doesn't apply or is insufficient. Victims often need legal help to navigate these layered policies and ensure they can access the full amount of compensation available.

When the driver has accepted a ride or has passengers

The strongest coverage kicks in once a driver accepts a ride request or has passengers in the vehicle. At this stage, Uber and Lyft provide a \$1 million commercial liability policy, along with uninsured and underinsured motorist coverage. This policy is designed to protect both passengers and third parties in the event of an accident, offering far greater protection than a typical auto insurance plan.

What if you're a passenger in an Uber or Lyft?

If you're a passenger, you benefit from the strongest layer of coverage. Once your ride is accepted in the app, Uber and Lyft's \$1 million liability policy applies. That coverage extends to passengers injured in a crash, whether caused by the rideshare driver or another motorist.

However, you may still need to file through your own PIP policy first for immediate medical bills. After that, claims may involve Uber or Lyft's insurance provider, the at-fault driver's insurance provider, and sometimes your own uninsured or underinsured motorist policy. Documentation matters, so be sure to save trip confirmations, app receipts, and detailed medical records, as these all strengthen your case.

What if you are another driver hit by an Uber or Lyft vehicle?

If you are driving your own car and get hit by a rideshare driver, your first step is still to use your own PIP coverage, as required by Florida law. To step outside the no-fault system and pursue further compensation, you must meet the serious injury threshold.

If the rideshare driver was at fault, liability once again depends on whether they were logged into the app, waiting for a ride, or actively transporting passengers. A major concern arises when a driver is not logged in, since their personal insurance may have limited coverage.

Multi-vehicle crashes can also make things difficult, as multiple insurance companies may dispute fault and responsibility.

What if you are a pedestrian or bicyclist struck by a rideshare driver?

Palm Beach Gardens has a high rate of pedestrian and bicycle accidents, especially along busy roads such as Okeechobee Boulevard and A1A. If you're struck by a rideshare vehicle, coverage depends on the driver's status. If they're logged in or on an active trip, Uber and Lyft's policies can cover your injuries.

Victims may also rely on their own auto PIP if they have a policy, or uninsured motorist coverage, if the driver's insurance is insufficient. Pedestrians and cyclists often suffer severe injuries such as fractures, spinal damage, or head trauma, which can lead to long recoveries and large medical bills. Establishing the driver's app status and collecting evidence quickly is essential in these cases.

How do insurance companies handle rideshare accident claims?

Rideshare accidents frequently involve multiple insurance companies, and each one may try to limit or deny its responsibility. Disputes often center on whether the driver was logged into the app or whether the crash occurred during an active trip. Uber and Lyft's insurance company may argue the driver was between rides to avoid paying under the \$1 million policy.

The driver's personal insurer may deny coverage if the driver was engaged in commercial activity. This finger-pointing can delay compensation for victims. Police reports, witness testimony, and subpoenaed app data often play a decisive role in resolving these disputes.

What damages can I recover after a rideshare accident?

Damages in rideshare accidents can be extensive because the injuries are often serious. Economic damages include medical bills, rehabilitation costs, lost income, and property damage.

Non-economic damages may cover pain and suffering, mental anguish, and reduced quality of life. In tragic cases, families may file wrongful death claims to recover funeral costs, loss of financial support, and loss of companionship.

The amount of compensation depends on the severity of your injuries, available insurance limits, and the ability to prove liability.

Get trusted legal help after a rideshare accident in Palm Beach Gardens

If you were injured in a rideshare accident in Palm Beach Gardens, the [Law Offices of Casey D. Shomo](#) is here to help you sort out the confusion. Attorney Casey D. Shomo and his experienced legal team know how to investigate these cases, gather evidence, and build strong claims that hold negligent drivers and their insurance providers accountable. Whether you were a passenger, another driver, or even a pedestrian, we'll work tirelessly to pursue the compensation you deserve.

When you work with our law firm, you won't have to worry about upfront costs or legal fees unless we win your case. We offer free, no-obligation consultations so you can understand your rights and options before moving forward. Our contingency fee structure means our success is tied directly to yours – you only pay if we secure compensation on your behalf. This approach allows you to focus on recovery while we handle the legal and financial battles on your behalf.

Located in Palm Beach Gardens, we proudly serve crash victims throughout the area. If you've been hurt in an Uber or Lyft crash, don't wait to protect your rights and secure the evidence that could make all the difference in your case. [Contact us](#) today to schedule your free consultation and take the next step toward justice and recovery.