

Maryland Lyft Accident Lawyer

A Lyft accident can leave passengers, drivers, and others involved in the crash facing serious injuries, unexpected expenses, and questions about insurance coverage. Rideshare accidents can also involve more than one insurance policy, depending on what the driver was doing when the accident occurred. If you were injured in a Lyft accident in Maryland, a Lyft personal injury attorney can help you understand your options and determine who may be responsible for your losses.

What Causes Most Lyft Accidents in Maryland?

Lyft drivers spend long periods behind the wheel and often rely on navigation and the rideshare app while traveling through unfamiliar areas. Distracted driving, speeding, unsafe lane changes, failure to yield, and following too closely can all contribute to an accident. Drivers may also make sudden stops or turns while trying to locate a passenger or reach a pickup location.

Fatigue, poor weather, heavy traffic, and unfamiliar roads can create additional risks. A driver may also become distracted while accepting a ride request or communicating with a passenger. The circumstances of each accident matter when determining whether the Lyft driver, another motorist, or another party caused the collision.

Typical Injuries in Lyft Accidents

The severity of an injury often depends on the speed and force of the collision, where the impact occurred, and whether the person was a passenger, driver, pedestrian, or another road user. Common injuries include:

- Traumatic brain injuries and concussions
- Neck and back injuries
- Broken or fractured bones
- Spinal cord injuries
- Internal injuries and bleeding
- Shoulder and joint injuries
- Cuts, bruises, and lacerations
- Soft tissue injuries
- Nerve damage
- Burns and road rash
- Permanent disabilities

Some injuries require months of treatment and rehabilitation. A serious injury can also affect a person's ability to work or return to normal daily activities.

Who Is Liable for a Maryland Lyft Accident?

The person responsible for a Lyft accident depends on the collision. A Lyft driver may be liable when negligent driving causes the crash, but another motorist may have caused the accident instead. A defective vehicle part, improper maintenance, or another

contributing factor could also create liability in some cases.

The driver's status on the rideshare app can affect the insurance available after the accident, even when the rideshare company itself did not cause the crash. Maryland also follows a contributory negligence rule, which makes it important to establish who caused the accident and whether the injured person contributed to what happened.

How Lyft Insurance Coverage Works in Maryland

Lyft's insurance coverage depends on what the driver was doing when the accident occurred. When the driver is offline, the driver's personal auto insurance generally applies. When the driver is logged into the app and waiting for a ride request, different rideshare coverage may apply. Once the driver accepts a trip and travels to pick up a passenger, or has a passenger in the vehicle, higher levels of coverage generally become available.

Maryland requires transportation network companies like Lyft to maintain certain insurance coverage while drivers provide transportation services. The driver's status at the time of the accident can become an important part of an insurance claim. App records and other evidence may help establish what the driver was doing during the time of the accident.

For Lyft specifically, a driver's personal policy and Lyft's commercial policy do not blend or pay out simultaneously for the same loss. If the app was turned off, Lyft provides zero coverage. If the app was on, and the driver is waiting for a ride request, Lyft provides contingent coverage only if the driver's personal auto insurer formally denies the claim. If the driver is en route, Lyft provides \$125,000 in third-party liability insurance, one single limit for bodily injury and property damage. If a driver is carrying a passenger, Lyft provides \$1,000,000 during an active ride. The driver's personal policy does not participate or contribute.

Who Can File a Lyft Accident Claim in Maryland?

Anyone injured because of another party's negligence may have a claim after a Lyft accident. This can include Lyft passengers, drivers of other vehicles, pedestrians, bicyclists, and other people injured in the collision. The available claim and insurance coverage depend on the circumstances, including who caused the accident and what the Lyft driver was doing at the time.

What Compensation Can You Recover After a Maryland Lyft Accident?

An injured person may be able to recover compensation for medical expenses, lost wages, rehabilitation, and other financial losses resulting from the accident. When an injury affects a person's ability to work, a claim may also address reduced earnings or future medical treatment.

A claim can also include compensation for pain and suffering and the impact an injury has on a person's daily life. The amount of compensation depends on the severity of the injuries, medical treatment, lost income, available insurance coverage, and other facts surrounding the accident. Keeping records of medical care, expenses, missed work, and other losses can help document the full effect of the crash.

How Long Do You Have to File a Lyft Accident Lawsuit in Maryland?

Maryland generally gives an injured person three years from the date a civil claim accrues to file a lawsuit. Different rules can apply in certain circumstances, so an injured person should not assume that the three-year period applies to every possible claim. Waiting can also make it harder to preserve evidence, locate witnesses, and establish what happened.

What to Do After a Lyft Accident

After an accident, focus first on your safety and medical care. If you can do so safely, take steps to preserve information about what happened.

- Call 911 and report the accident.
- Seek medical attention, even if you initially feel fine.
- Exchange contact and insurance information with the other driver.

- Ask the Lyft driver for their insurance information.
- Take photographs of the vehicles, road, traffic signals, visible injuries, and surrounding area.
- Get contact information from witnesses.
- Keep a copy of the police or accident report.
- Report the accident through the Lyft app.
- Save trip information, messages, receipts, and other records from the app.
- Keep records of medical treatment, prescriptions, lost wages, and vehicle repairs.
- Avoid admitting fault or making assumptions about who caused the accident.
- Be cautious about giving a recorded statement to an insurance company before understanding your rights.

Some injuries may not become apparent until hours or days after a crash. Follow up with a medical provider if symptoms develop and keep records of the treatment you receive.

Speak With an Experienced Maryland Lyft Accident Lawyer Today

Joseph, Greenwald & Laake represents individuals who have suffered serious injuries and families who have lost loved ones because of another party's negligence. Our attorneys investigate the circumstances of each accident, review the available evidence, and work to identify the parties and insurance coverage involved. We understand that a Lyft accident can leave you dealing with medical bills, missed work, vehicle damage, and uncertainty about where to turn for compensation. If you were injured in a Maryland Lyft accident, our attorneys can help you understand your options and determine how to move forward. To learn more about your legal options or [schedule a consultation](#).