

Maryland Uber Accident Attorney

An Uber accident can involve more than the typical questions that come after a car crash. The driver's status on the Uber app can affect the insurance coverage available, and the claim may involve the driver's personal insurer as well as Uber's coverage. If you were injured in an Uber accident in Maryland, an Uber accident lawyer can help determine who may be responsible, what insurance coverage applies, and what compensation you may be able to receive.

What Are the Common Causes of Uber Accidents in Maryland?

Uber drivers spend significant time on busy Maryland roads while responding to ride requests and navigating to pick up or drop off passengers. Distracted driving, speeding, unsafe lane changes, and failure to yield can all cause accidents. A driver may also make a sudden stop or turn while looking for a passenger or following directions through the Uber app.

Other crashes can result from following too closely, improper turns, fatigue, or failing to adjust to traffic and weather conditions. The driver's actions at the time of the accident can affect both liability and available insurance coverage.

Who Is Liable in a Maryland Uber Accident?

Liability depends on what caused the accident. An Uber driver may be responsible if negligent driving caused the crash, but another driver may have caused the collision instead. In some cases, a vehicle manufacturer, maintenance provider, or another party may share responsibility.

The fact that an accident involved an Uber driver does not automatically make Uber legally responsible. However, Uber's insurance coverage may apply depending on the driver's status on the app when the accident occurred. Maryland's contributory negligence rule also makes it important to establish who caused the accident and whether the injured person contributed to the crash.

How Does Uber's Insurance Coverage Work?

Uber's insurance coverage depends on what the driver was doing at the time of the accident. When the driver is offline and using the vehicle for personal purposes, the driver's personal auto insurance usually applies. When the driver is logged into the app and waiting for a ride request, different 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 Uber to maintain certain insurance coverage while drivers provide transportation services. The driver's exact status on the app can help determine which coverage applies, making app records and other important evidence after an accident.

It is also important to note that in Maryland, both personal auto insurance and Uber's commercial insurance generally do not pay out simultaneously for the same claim.

Who Can File a Maryland Uber Accident Claim?

A person injured in an Uber accident may be able to file a personal injury claim if another party's negligence caused the crash. This can include passengers, drivers of other vehicles, pedestrians, bicyclists, and others injured in the accident. The available claim and insurance coverage depend on the circumstances, including who was injured, who caused the accident, and the driver's status at the time.

What Compensation Can You Recover After a Maryland Uber Accident?

An injured person may be able to recover compensation for medical bills, lost wages, property damage, rehabilitation, and other financial losses caused by the accident. Serious injuries may require ongoing medical treatment or affect a person's ability to work in the future. A claim may account for anticipated medical expenses and reduced earning capacity when the evidence supports those losses.

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

What Is the Statute of Limitations for a Maryland Uber Accident Claim?

Maryland generally gives an injured person three years from the date a civil claim accrues to file a lawsuit. For accidents occurring after October 1, 2024, non-economic damages are capped at \$950,000, which increases by \$15,000 each year on October 1 and thereafter. Maryland also provides coverage in the situation where a driver's personal insurance has lapsed or expired. In this case, Uber must cover claims from the first dollar.

Note that 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 Should You Do After an Uber Accident?

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

- 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 Uber 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 Uber 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 appear immediately after a crash. Follow up with a medical provider if symptoms develop and keep records of the treatment you receive.

Contact an Experienced Maryland Uber Accident Attorney

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 an Uber 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 an Uber 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](#).