

Arizona Car Accidents Involving Rideshare Passengers: Who's Liable?

Let an Arizona attorney sort out your Uber or Lyft passenger injury claim

You order an Uber. The driver pulls up, you hop in, and you're on your way. Then, suddenly, a crash happens. Maybe it's a minor fender bender. Maybe it's something much worse. Either way, you're left with a question no one expects to ask when using a rideshare: Who's going to pay for this?

That's the reality for countless passengers every year in Arizona. As Uber and Lyft have become as common as coffee shops on every corner, so too have the legal questions that follow in their wake. [Rideshare accidents](#) are not like ordinary car crashes. They're layered, murky, and often frustrating for passengers who just want to know who's responsible. The last thing you need after a collision is more confusion.

How do rideshare services operate in Arizona?

Uber and Lyft don't own the cars. They don't hire their drivers as employees. Instead, they operate as "technology platforms" connecting passengers with independent contractors who drive their own vehicles. This business model is designed to shield these companies from liability when something goes wrong.

Arizona recognizes rideshare platforms as "[transportation network companies](#)" (TNCs). Drivers must meet certain state requirements, like background checks and insurance, but they are still considered self-employed. That distinction makes all the difference when you're trying to figure out who's legally at fault in a crash.

The most important factor? Whether the driver had the app on and what stage of the ride they were in.

What types of rideshare accidents are most common?

Not all rideshare crashes look the same. Sometimes the Uber driver is at fault, and maybe they were speeding to pick up their next fare. Other times, another motorist blows through a red light or rear-ends the rideshare car. In some tragic cases, pedestrians or cyclists are struck while a rideshare vehicle is pulling over or re-entering traffic.

Here are a few common scenarios:

- **While you're in the car:** You're a passenger during a crash, whether the rideshare driver or someone else caused it.
- **Before pickup:** You're waiting curbside and get hit by another driver or the Uber itself.
- **Multi-vehicle pileups:** These can involve multiple insurance companies and tangled chains of responsibility.

- **Hit-and-runs:** These can be especially frustrating, and require tapping into uninsured motorist policies, if they exist.

Who can be held liable in a rideshare accident in Arizona?

In Arizona, liability is determined by fault. If the rideshare driver was negligent, they could be held responsible. But so could another driver if they caused the crash. The real trick is figuring out which insurance policy applies. Here are some potential liable parties:

- **The rideshare driver:** Their personal insurance might not apply if they were working at the time of the crash.
- **The other driver:** If another motorist is at fault, your claim goes through their auto insurance.
- **Uber or Lyft:** These companies provide up to \$1 million in liability coverage, but only in specific situations (more on that in a moment).
- **Other entities:** In rare cases, you might have a claim against the city (for dangerous roads) or a vehicle manufacturer (for a mechanical failure).

The good news is that passengers are rarely ever found at fault. So, it might be difficult for insurance companies to shift the blame onto you. However, be aware that insurance companies may still try to downplay your injuries.

Can Uber or Lyft ever be held directly accountable?

While Uber and Lyft try to shield themselves from liability by classifying drivers as independent contractors, they can still be held accountable under these circumstances:

- **Negligent hiring or retention:** If Uber or Lyft allowed a driver to remain active despite a known history of dangerous driving, DUI arrests, or passenger complaints, they could be sued for putting passengers at risk.
- **Failure to maintain app safety features:** If the rideshare app malfunctions or doesn't alert emergency services in a timely manner (or lacks necessary safety functions), that could be grounds for liability.
- **Data breaches or unsafe routing:** In some cases, if the app sends a driver down a dangerous or restricted route, or exposes sensitive passenger info that leads to harm, the company may be held partially responsible.
- **Violent or criminal acts by drivers:** If a driver assaults or kidnaps a passenger, and Uber or Lyft failed to do adequate background checks or ignored prior red flags, the company may be sued for failing to protect users.

How does rideshare insurance coverage work in Arizona?

This is where things get technical, but also where it matters most. Rideshare companies divide the driving experience into three key “periods,” each with different insurance coverage levels. They include:

- **Period 0 - The driver is offline:** Only the driver’s personal auto insurance applies. Uber and Lyft offer no coverage.
- **Period 1 - The app is on, but no ride accepted:** Limited liability coverage from Uber/Lyft (\$50,000 per person, \$100,000 per accident, \$25,000 for property damage).
- **Period 2 - Ride accepted, en route to pick up a passenger:** Full commercial coverage kicks in, including \$1 million in liability coverage.
- **Period 3 - Passenger in the car:** Full coverage continues: \$1 million liability, plus uninsured/underinsured motorist coverage, in case the at-fault driver doesn’t have enough insurance.

So, if you’re a passenger during a crash, you’re covered under Period 3. That’s the best-case scenario for insurance, but even then, payouts can be delayed or denied without legal pressure.

What makes rideshare injury claims more complicated than other accidents?

In a rideshare accident, you’re dealing with multiple insurance companies, each with different policies, rules, and tactics. The rideshare driver’s personal insurance may deny the claim if they were working. Uber or Lyft’s insurance provider might say the driver wasn’t in the right “period.” The third-party driver may try to shift blame.

Then there’s the matter of terms of service. When you use Uber or Lyft, you agree (often without realizing it) to settle disputes in binding arbitration. That limits your ability to take them to court, which can weaken your leverage in negotiations.

How do I strengthen my rideshare passenger injury claim?

Insurance companies stand to lose a significant amount of money after a rideshare crash. Adjusters will look for any delays in medical treatment and statements that contradict your claim such as “I’m feeling fine.” First, be sure to get medical help right away, even if you feel initially fine. A medical evaluation can help you identify hidden injuries early on and establish a link to your rideshare crash.

You should also document everything. That includes your medical evaluation, care plan, hospital bills, medical payments, appointment logs, prescriptions, and lost wages. If your injury impacts your life, keep a journal that describes your pain and suffering.

If you’re contacted by an insurance adjuster looking for a recorded statement, don’t answer their questions without first speaking to an Arizona car accident lawyer. Anything you tell insurance companies can be used to downplay your claim.

Also, insurance companies may watch your social media accounts and even send a private investigator to watch your daily activities. Always adhere to medical and legal advice and avoid any activities that insurance companies can use against you.

Injured as a rideshare passenger? Get a fighter in your corner.

If you were hurt as a passenger in an Uber or Lyft accident anywhere in Arizona, you need a no-nonsense lawyer who will stand up for your rights and take on the insurance companies.

[Browne Law Group](#) doesn't waste time with legal jargon or half-measures. We get straight to the point and fight for what you're owed. Whether you were injured in Gilbert, Phoenix, Mesa, Chandler, Tempe, or anywhere in Maricopa County, Attorney Byron Browne will put his experience to work for you.

During your free consultation, we'll listen to your story, answer your questions, and give you a clear understanding of your legal options. If we take your case, you won't pay a dime unless we win. That means no upfront fees, no hidden costs, and no risk to you. Our firm operates on a contingency fee basis, which means our success is tied directly to yours. We don't settle for less than what you truly deserve, and we won't back down when the insurance company tries to play games.

Ready to find out where you stand? [Contact us](#) today to schedule your free consultation. Let us advocate for the full compensation you deserve. Because when it comes to your recovery, you need more than just legal help – you need a fighter in your corner.

"Thank you so much Browne Law Group!!! You all rock. I called and was a mess you took care of everything for me. You all were so professional and caring I can't thank you enough. Thank you!!!!!" – M.H., ★★☆☆★