Mogy Law Details North Carolina Rideshare Insurance Gap

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RALEIGH, NC - September 18, 2026 -
Mogy Law NC is addressing a coverage gap affecting Uber and Lyft passengers in North Carolina, one arising from the difference between the state's rideshare-specific motorist minimums and the higher personal auto minimums that took effect under Senate Bill 452 on July 1, 2025. Under North Carolina's transportation network company statute, rideshare UM/UIM minimums are set at $30,000 per person and $60,000 per accident during the period when a driver is logged into an app but has not yet accepted a ride request. SB 452 raised personal auto minimums to $50,000 per person and $100,000 per accident, a difference the firm says can produce a lower UM/UIM recovery ceiling in certain rideshare-related claims than a claimant would face under a standard personal auto policy.

The firm notes that the interaction between personal insurance and rideshare activity can create disputes about which policy applies. North Carolina's transportation network company statute requires Uber and Lyft to maintain at least $1,000,000 in primary liability coverage during Period 2, when a driver is en route to a pickup, and Period 3, when a passenger is in the vehicle. The statute permits personal auto insurers to exclude coverage during app-on periods. According to the firm, this exclusion can surface in claims where a passenger's own personal UM/UIM insurer denies coverage on the ground that the driver was operating as a

TNC driver at the time of the crash, an issue a Charlotte Rideshare Accident Lawyer may encounter when coordinating coverage across multiple policies.

Data availability adds a further complication. Lyft published its most recent safety transparency report in July 2024, while Uber publishes biennial U.S. Safety Reports, meaning less publicly available company data exists on Lyft driver safety incidents. The firm says this asymmetry can make independent accident investigation more significant in Lyft-related claims.

North Carolina's negligence rule adds to the stakes in rideshare cases. A passenger found even one percent at fault is barred from recovery. In crashes caused by a third-party driver, adjusters for the third party's insurer, the rideshare UM/UIM carrier, and the passenger's own personal insurer may each examine whether the passenger contributed to the crash, for example through distraction of the driver or selection of a non-designated pickup zone.

"After SB 452 raised personal auto minimums to $50,000 per person on July 1, 2025, many clients assume their rideshare UM/UIM recovery carries the same floor, when the North Carolina TNC statute leaves those minimums at $30,000 for the app-on period," said Eric Mogy, Founding Attorney at Mogy Law NC. "That $20,000 per-person gap can materialize when a third-party driver causes the crash and the passenger's own insurer denies coverage."

Mogy added that the firm's fee structure is intended to address the financial effect of a compressed recovery ceiling. "When the available coverage is limited by the TNC minimum, the percentage taken in fees has a direct effect on what an injured passenger keeps," he said. The firm represents injured passengers on a flat 25 percent contingency fee, which it states is lower than many contingency arrangements used in North Carolina injury practice.

Additional information about the firm's rideshare practice is available through Mogy NC Law Charlotte Rideshare Accident Lawyer on the firm's website.

Mogy Law is a personal injury law firm founded by attorney Eric Mogy, representing rideshare accident victims, car accident clients, and other injury clients throughout Mecklenburg County and statewide North Carolina on a flat 25 percent contingency fee, with free case evaluations available in English and Spanish.

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For more information about Mogy Law NC, contact the company here:Mogy Law NCEric Mogy(984)

358-3820leads@919law.com8801 Fast Park Dr.Suite 301Raleigh, NC 27617

Mogy Law NC

Mogy Law Firm in Raleigh helps car accident victims get fair compensation. Let our experienced attorneys handle your case while you focus on recovery.

Website: https://919law.com/

Email: leads@919law.com

Phone: (984) 358-3820