

Mogy Law NC Addresses Complex Rideshare Accident Insurance Coverage Challenges in Raleigh

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Mogy Law NC, a personal injury law firm based in Raleigh, North Carolina, is highlighting the growing complexity of insurance coverage in rideshare accident cases as Uber and Lyft usage continues to expand across the Raleigh metro area. The firm notes that victims of rideshare crashes face unique challenges navigating multiple insurance policies that shift based on the driver's status at the time of the accident.

North Carolina law provides up to $1 million in combined liability coverage through Uber and Lyft when a driver has a passenger in the vehicle or is en route to a pickup, a figure that applies regardless of whether the driver's personal auto insurance covers the incident. When a rideshare driver is logged into the app but has not yet accepted a ride, Uber and Lyft provide $50,000 per person and $100,000 per accident in bodily injury liability coverage.

The increased presence of rideshare vehicles on North Carolina roads corresponds with concerning safety trends. A University of Chicago Booth School of Business study found that rideshare services are linked to a

3 percent increase in fatal accidents nationally, a rate researchers found persists across weekdays, weeknights, and weekends. National Bureau of Economic Research data attributes approximately 987 additional roadway deaths annually to the increased presence of rideshare drivers on U.S. roads.

Adding to the complexity for accident victims, the North Carolina Department of Transportation does not separately track rideshare accident data. Rideshare crashes are folded into the state's general crash statistics, making it difficult for victims to understand the full scope of rideshare risk without legal guidance.

"The insurance coverage in rideshare accidents operates on a tiered system that changes depending on whether the driver was logged in with no passenger, en route to a pickup, or actively transporting a rider," said Eric Mogy, Attorney at Mogy Law NC Raleigh rideshare accident lawyer. "Victims who don't understand these distinctions often file claims against the wrong insurer or accept settlements that fail to account for all available coverage. We see cases where injured parties leave substantial compensation on the table simply because they weren't aware of which policy applied to their specific situation."

Rideshare accident claims in North Carolina involve layered insurance coverage that requires careful analysis to determine which policies apply. The firm emphasizes that victims who attempt to navigate these claims without legal representation routinely encounter obstacles in identifying the correct insurer or calculating the full extent of available coverage.

Mogy Law's attorneys understand the specific coverage tiers that apply under North Carolina law and move quickly to preserve digital evidence, including GPS data, app records, and driver logs, before it is overwritten. The firm's experience as a Raleigh rideshare accident lawyer has shown that early intervention in these cases often determines whether critical evidence can be secured.

Mogy Law is a personal injury law firm based in Raleigh, North Carolina, representing clients injured in car accidents, rideshare crashes, truck accidents, motorcycle accidents, and other collision cases. The firm operates on a flat 25 percent contingency fee, below the industry standard, with no upfront costs and a free initial case evaluation. Mogy Law serves clients throughout North Carolina including Raleigh, Durham, Cary, Charlotte, Concord, and Gastonia.

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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.

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