1Charlotte Injury Lawyers Addresses Complex Insurance Challenges in Gastonia Rideshare Accidents Following Record Crash Year

April 16, 2026

CHARLOTTE, NC - April 16, 2026 -

1Charlotte Injury Lawyers reports that Gastonia rideshare accident victims face increasingly complex insurance challenges as Gaston County recorded its highest crash totals in five years during 2024, with 7,311 total crashes resulting in 2,884 injuries and 41 fatalities according to North Carolina Department of Transportation data.

The firm highlights that rideshare accidents present unique legal complexities beyond standard vehicle collisions, particularly regarding insurance coverage tiers that shift based on driver status. A November 2024 crash at the intersection of Gaston Day School Road and Hoffman Road in Gastonia, which killed an active Uber driver and critically injured a passenger when a speeding driver crossed into oncoming traffic, demonstrates how North Carolina's tiered rideshare insurance coverage applies differently depending on the driver's app status at the time of impact.

Under North Carolina law, Uber and Lyft provide up to $1 million in combined liability coverage when a driver is actively transporting a passenger. However, that coverage drops to $50,000 per person when the driver is logged in without an active ride request. This variation in coverage levels often creates confusion for accident victims attempting to navigate the claims process.

"The November Gastonia Uber crash exemplifies the insurance complexity rideshare victims face," stated a firm representative for 1Charlotte Injury Lawyers. "Most people don't realize that the coverage available depends entirely on the driver's app status at the moment of impact. Without legal guidance, victims often file against the wrong insurer or accept settlements before understanding the full coverage picture. We also see critical digital evidence like GPS records and app data disappear if not preserved quickly."

Gaston County's 2024 traffic statistics reveal concerning trends that affect all road users, including rideshare passengers and drivers. NCDOT data shows Gaston County averaged a reportable crash every 0.9 hours in the most recent period, with a fatal crash occurring every 268 hours. The county's 41 traffic fatalities in 2024 represented a significant increase from 30 the prior year and marked the highest total in the five-year reporting period.

The firm emphasizes that rideshare accident claims require immediate action to preserve digital evidence including GPS records, app data, and driver logs before they are overwritten. As a 1Charlotte Gastonia rideshare accident lawyer network, the firm connects injured victims with attorneys who understand North Carolina's rideshare insurance tiers and can navigate the complex claims process.

Statewide figures provide additional context for the safety challenges facing rideshare users. NCDOT recorded over 1,700 traffic fatalities across North Carolina in 2024, with excessive speed contributing to nearly one-third of those deaths. These statistics underscore the importance of understanding insurance protections available to rideshare accident victims.

The firm also assists victims who need a Gastonia rideshare accident lawyer to determine which insurance policies apply and how to maximize available coverage.

1Charlotte Injury Lawyers is a network of personal injury law firms serving Gastonia, Charlotte, and communities throughout North Carolina. The firm handles rideshare accident claims, car accidents, truck accidents, workers' compensation, and other personal injury cases on a contingency fee basis, with no upfront costs and free case evaluations available 24 hours a day.

###

For more information about 1Charlotte Workers Compensation Lawyers, contact the company

here:1Charlotte Workers Compensation LawyersA firm representative704-706-2689leads@1charlotte.net407 East Blvd Suite 200BCharlotte, NC 28203

1Charlotte Workers Compensation Lawyers

1 Charlotte Workers? Compensation Lawyers fight for your rights after injury, serving Charlotte and beyond. We assess your claim and pursue the compensation you deserve?never settling for less.

Website: https://1charlotte.net/

Email: leads@1charlotte.net

Phone: 704-706-2689