

Panchenko Law Firm Addresses Legal Complexities in Monroe Rideshare Accidents

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CHARLOTTE, NC - April 29, 2026 -
Panchenko Law Firm has identified critical insurance and liability challenges affecting rideshare passengers and drivers in Monroe and Union County, where recent traffic incidents on US 74 and the Monroe Expressway highlight the complex legal landscape surrounding Uber and Lyft accidents in North Carolina.

The firm's analysis comes as Union County experiences significant population growth that has driven commuter traffic volume on US 74, the Monroe Expressway, and NC 200 to levels beyond their original design capacity. A fatal crash on US 74 eastbound in Monroe on August 7, 2024, between Hayes Road and Wesley Chapel Road, closed the primary commercial corridor in Union County for hours, with backups stretching to Stallings near the US 74 Bypass interchange, according to NCDOT and Union County Sheriff's Office reports.

The Monroe Expressway recorded active crash monitoring across all four segments in Q4 2024, with the North Carolina Turnpike Authority conducting quarterly crash analyses due to the facility's traffic volume and

documented crash history since opening in November 2018. These corridors carry significant rideshare vehicle density, creating elevated risk exposure for Uber and Lyft passengers.

"Rideshare accidents on US 74 and the Monroe Expressway present two distinct legal challenges," said Dmitriy Panchenko, Founder of Panchenko Law Firm. "Insurance coverage varies based on the exact phase of the ride when the crash occurs - from $50,000 when a driver is logged in but waiting for a ride request to $1 million when actively transporting passengers. Additionally, North Carolina's contributory negligence rule means that any statement suggesting even one percent fault eliminates the entire claim. Insurance adjusters probe for admissions in those first critical hours after a crash."

Under North Carolina law, Uber and Lyft provide $1 million in combined liability coverage when a driver is actively transporting a passenger or en route to a pickup, but coverage drops to $50,000 per person when the driver is logged into the app without an active ride request. This tiered structure creates disputes about which coverage applies, particularly in high-speed arterial crashes on Union County's commercial corridors. As a Panchenko Monroe rideshare accident lawyer, the firm navigates these complex insurance tiers for victims injured in rideshare collisions.

North Carolina recorded more than 273,000 total traffic crashes in a recent reporting year, ranking 8th nationally for vehicle accident volume, with rideshare crash data folded into general statistics and not separately tracked by NCDOT. The state's contributory negligence rule, which eliminates all recovery if a victim is found even minimally at fault, affects rideshare accident victims throughout the region.

The firm has developed protocols for securing rideshare app data, GPS records, and Monroe Expressway toll camera footage before these systems overwrite evidence. The firm has recovered over $20 million for clients, including a $1.2 million car accident verdict and an $860,000 tractor-trailer settlement.

Preserving electronic evidence from rideshare platforms and toll road systems often determines whether victims can address insurance company defenses and North Carolina's liability standards. As a Monroe rideshare accident lawyer, the firm emphasizes the importance of immediate evidence preservation following rideshare accidents.

Panchenko Law Firm is a personal injury law firm based in Matthews, North Carolina, representing Monroe, Union County, and Charlotte metro area residents injured in rideshare collisions, car accidents, truck accidents, motorcycle crashes, and other personal injury matters. The firm handles all cases on a contingency fee basis, with no upfront costs and free case reviews available 24 hours a day.
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Panchenko Law Firm offers exceptional legal services with a client-focused approach, prioritizing trust and advocacy in personal injury law.

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