What Happens If You're Hit by a Delivery Driver in Pittsburgh?

Let our Pittsburgh attorneys fight to hold negligent delivery drivers accountable

It's a moment you don't see coming. One second you're crossing the street or sitting at a red light. The next, a car bearing the logo of some delivery app barrels into you. Maybe it's a food courier rushing to beat the clock. Maybe it's a package delivery driver trying to shave seconds off their route. Either way, you're left with injuries, questions, and a whole lot of confusion.

In a world where nearly everything is delivered to your door, the streets of Pittsburgh are crowded with drivers working for DoorDash, Uber Eats, Amazon Flex, and countless others. These drivers are often under pressure, distracted by apps, or navigating unfamiliar routes. Accidents are bound to happen.

So, what should you do if you're hit by one of them? Who's responsible? And how do you get the compensation you need to recover? An experienced Pittsburgh <u>car accident lawyer</u> can walk you through the process and protect your rights every step of the way.

What should you do immediately after the crash?

First, take a breath. Car accidents with delivery vehicles can be chaotic, and it's easy to panic. But your actions in the first few minutes can make all the difference later.

Make sure you're safe and call 911 right away. Even if your injuries seem minor or you're just shaken up, get a police officer on the scene. A police report will become one of your most important pieces of evidence.

Next, document everything. Take photos of the vehicles, license plates, your injuries, road signs, skid marks, and anything that could help tell the story of what happened. If the driver is wearing a uniform or using a branded delivery bag or phone app, get pictures of those too.

Be sure to ask for the driver's name, license, insurance, and most importantly, who they were delivering for. Was it Grubhub or Amazon? That detail matters more than you might think.

Then, even if you don't go to the ER right away, see a doctor as soon as possible. Injuries can take hours or days to show up, especially whiplash and internal trauma. Having your symptoms recorded promptly makes a stronger injury claim down the road.

What are Pennsylvania's insurance rules?

Pennsylvania follows something called a "choice no-fault" system. That means when you buy car insurance, you have two options: full tort or limited tort. This choice affects what kinds of claims you can file after a car accident.

With limited tort, you can't usually sue for pain and suffering unless your injuries are considered "serious" under Pennsylvania law. Full tort, on the other hand, gives you the right to sue for all damages, both financial and emotional, regardless of injury severity.

Regardless of tort selection, your own Personal Injury Protection (PIP) will cover initial medical expenses. Most Pennsylvania drivers carry at least \$5,000 in PIP coverage, but if your injuries are severe, that amount won't stretch far.

If the delivery driver was at fault and their insurance is valid, you can pursue a claim through their policy. But as we'll see next, that can get tricky depending on who they work for and whether the company calls them an "employee" or an "independent contractor."

Who is responsible for paying for your injuries?

Here's where things start to get tricky. Legally speaking, more than one party might be responsible for your delivery vehicle accident.

First, there's the driver. If they were negligent for speeding, texting, or running a red light, they're personally liable. But if they were working at the time, their personal auto insurance may not apply. Most policies specifically exclude coverage while the driver is working.

That brings us to the delivery company. If the driver works for a company such as UPS or FedEx Express, which uses direct employees, then the company can be held responsible under what's called vicarious liability. This puts them on the hook for the actions of their workers during work hours.

But many modern delivery services such as DoorDash, Uber Eats, and Amazon Flex use independent contractors instead of employees. These companies often try to dodge responsibility by saying the driver works for themselves.

That doesn't mean you're out of options. Many of these platforms provide commercial insurance coverage, but it only applies under certain conditions. For example, DoorDash offers up to \$1 million in coverage, but only when the driver is actively on a delivery. If they were in between jobs or just logged off the app, you may need to pursue their personal insurance or turn to your own underinsured motorist policy.

What kinds of compensation can I get for a delivery vehicle accident?

You may be entitled to several types of compensation – known legally as "damages." These include economic damages such as:

- **Medical bills**: ER visits, follow-up care, physical therapy, surgery, prescriptions, and future medical costs.
- Lost income: Any time you miss work because of your injuries.
- **Property damage**: Vehicle repairs or replacement, and damage to personal items.

You can also get non-economic damages such as:

- **Pain and suffering**: This includes physical pain, emotional trauma, anxiety, PTSD, and the overall toll the delivery vehicle accident has taken on your quality of life.
- Loss of enjoyment: Maybe you can't pick up your grandkids anymore, or your favorite hobbies now cause pain. That loss counts too.
- Scarring or disfigurement: Particularly important in pedestrian or bicycle accidents.

If your injuries are permanent or life-altering, you may also receive compensation for long-term disability or reduced earning potential.

How do I file a claim after a delivery vehicle accident?

Start with your own insurance. Your PIP coverage will pay your initial medical bills no matter who was at fault.

Then, if the delivery driver caused the crash, you can file a third-party claim against their insurance provider. If they were working and commercial coverage applies, that policy may cover your full losses.

If the driver has no valid insurance, or if the policy limits are too low to cover your costs, you can turn to your uninsured or underinsured motorist coverage, if you have it.

Finally, if insurance companies won't offer a fair settlement, an attorney can file a lawsuit on your behalf. In Pennsylvania, you generally have two years from the date of the delivery vehicle accident to file a claim. If you wait too long, you may lose your right to recover anything at all. Plus, evidence might disappear and witnesses could forget important details.

What makes these cases complicated in Pittsburgh?

For starters, Pittsburgh's layout includes tight neighborhoods, one-way streets, and hilly terrain. This makes navigation tough for out-of-town drivers relying on GPS. Busy areas like Downtown, Oakland, East Liberty, and the Strip District see high volumes of delivery traffic. These are also places where pedestrians and cyclists are especially vulnerable.

There's also the issue of independent contractor loopholes. Companies such as Amazon Flex argue their drivers are self-employed so they can escape liability. But the reality is more nuanced, and many courts have ruled that companies still bear some responsibility, especially if they control how and when the driver works.

If you don't know how to prove the driver was working at the time, or which insurance company to contact, your case could stall before it begins.

Get a Pittsburgh delivery vehicle accident lawyer committed to fighting for maximum compensation

If you were hurt in a crash involving a delivery vehicle in Pittsburgh, don't try to face the insurance companies alone. The experienced attorneys at <u>Romanow Law Group</u> know how to uncover the facts, build a strong case, and fight for every dollar you're owed. We've handled cases like yours, and we know how to hold delivery companies and their insurance providers accountable.

Your consultation with us is completely free, and there's no obligation. We'll sit down with you, listen to your story, review the details of the crash, and explain your legal options in clear, practical terms. Since we work on a contingency fee basis, you don't pay us a thing unless we win your case. That means zero upfront costs, and no attorney's fee unless we get full compensation for you.

Our law firm proudly serves clients throughout Pittsburgh and the surrounding areas, including Allegheny County, Westmoreland County, and beyond. If you can't come to us, we'll come to you – wherever is most convenient. <u>Contact us</u> today to schedule your free consultation.

"With David you not only get an attorney you get someone to lean on that is willing to fight for every dime you deserve. I could not have asked for a better person or attorney to represent me. The only thing I wish I would have done was call David sooner!! I cannot thank you enough." – D.M., \overleftrightarrow