

What to Do if You're Injured in an Uber or Lyft Accident in Pittsburgh

Our lawyers fight for the rights of Pennsylvanians injured in a rideshare accident

Rideshare trips are supposed to be the easy button. You tap your phone, hop in, and you're on your way. However, when a crash happens, things get complicated fast. You're suddenly dealing with multiple insurance companies, questions about whether the driver's app was "on," and Pennsylvania rules about who pays your medical bills first.

If you were involved in a [Lyft or Uber accident](#) in Pittsburgh, it's important to know what to do, how coverage works, and the deadlines that matter so you can protect your health and your claim.

How do Pittsburgh rideshare accidents happen?

Uber and Lyft accidents in Pittsburgh typically happen in the following scenarios:

Passenger injuries while riding in an Uber or Lyft

A passenger is in the back seat of a rideshare when the driver causes a crash or another vehicle hits them. These cases often involve rear-end collisions at lights, side impacts at intersections, or highway crashes during peak traffic.

Other drivers hit by a rideshare vehicle

Another motorist is struck by an Uber or Lyft that ran a red light, made an unsafe turn, or was speeding to pick up a rider. Because Pittsburgh has dense urban traffic and narrow city streets, side-impact and rear-end collisions are common in this category. Fault can hinge on distracted driving (for example, drivers navigating the app) or aggressive maneuvers in busy corridors such as Liberty Avenue, Forbes Avenue, or the Strip District.

A pedestrian or cyclist is struck by a rideshare

With high foot traffic around Oakland, downtown, and South Side, rideshare vehicles sometimes collide with pedestrians in crosswalks or cyclists sharing the road. These cases can be particularly severe because of the lack of protection for the victim.

A rideshare driver is injured in a crash

The Uber or Lyft driver themselves may be injured by another motorist. In these scenarios, the driver's own PIP covers medical bills, but liability for pain and suffering or lost wages may depend on whether the at-fault driver has enough insurance – or whether Uber or Lyft's uninsured/underinsured motorist (UM/UIM) policy needs to be triggered.

A hit-and-run involving a rideshare vehicle

A common Pittsburgh issue, especially at night in busy entertainment areas. If a rideshare passenger or driver is injured in a hit-and-run, uninsured motorist coverage through Uber or Lyft can provide compensation when the at-fault driver can't be identified.

What should you do in the first 10 minutes after a Pittsburgh rideshare accident?

Safety should be the first priority. Check yourself and other parties involved for injuries and call 911 for medical help, if necessary. If you're not a rideshare passenger, move to a safe spot, turn on hazards, and wait for first responders to arrive.

Also, call the police and wait for an officer to examine the crash scene. The police report will contain important information that will help later with your insurance claim. Be sure to ask the officer to note the rideshare status.

While at the scene, exchange information with every party involved. Get names, license plates, and insurance details. If you're a passenger, screenshot the driver's profile and your trip screen while it still shows the route and timestamps.

You should also take photos and short videos of the crash scene. Capture vehicle positions, plates, the intersection, signals, weather, visible injuries, and rideshare decals on windshields.

How do you report the crash to Uber or Lyft without hurting your claim?

After everyone is safe, report the incident through the app so the company has a record. Riders can use Uber's safety incident line from the trip details and Lyft's accident report portal. Keep copies of everything you submit and avoid giving lengthy narratives in the app. If an insurance company requests a recorded statement, wait until you've spoken with a Pittsburgh rideshare accident attorney. Anything you say to insurance companies can later be used against you.

Which insurance applies, and why does "app status" matter?

In rideshare cases, several policies may be in play, including the rideshare company's policy, the rideshare driver's personal auto policy, another driver's policy, and your own policy.

Pennsylvania law sets [minimum insurance levels](#) for transportation network companies that change with the driver's status. Here is how rideshare coverage typically works:

Period 0: App off

If the driver is not logged into the app, their personal auto policy is primary. Standard Pennsylvania minimum limits apply unless the driver bought more.

Period 1: App on, waiting for a request

When the driver is logged in but has not yet accepted a ride, Pennsylvania requires primary liability of at least \$50,000 per person, \$100,000 per accident, and \$25,000 for property damage, plus first-party medical benefits of \$25,000 for pedestrians and \$5,000 for the driver. These requirements can be met by the driver's policy, the TNC's policy, or a combination of both.

Periods 2/3: Ride accepted or passenger in the vehicle

Once a ride is accepted and through drop-off, state law requires at least \$500,000 in primary liability coverage plus first-party medical benefits of \$25,000 for passengers and pedestrians and \$5,000 for the driver. On top of that, Uber and Lyft typically maintain up to \$1,000,000 in third-party liability coverage during active trips.

Who pays medical bills first in Pennsylvania?

Pennsylvania is a choice no-fault state for medical benefits. That means your own auto policy's medical benefits (PIP) pay first for crash-related treatment, regardless of fault. The statutory minimum is \$5,000 in medical benefits. If you don't have an auto policy, the law sets a priority order that looks to a household policy and then to the vehicle you occupied.

Your insurance provider should bill your auto PIP before health insurance, which helps avoid denials and surprises.

How do I deal with insurance companies after a rideshare accident?

When you pursue a rideshare accident claim, you'll need to report the crash to your own auto insurance so your PIP benefits can open. Give basic facts only and decline any recorded statement until you have sought advice from an attorney.

If you're an injured passenger, expect to be contacted by the rideshare company's third-party administrator. Be polite, confirm contact details, and let them know your attorney will follow up. That keeps you from saying something early that is incomplete or taken out of context.

Insurance companies are known for using tactics to keep their costs down, even at your expense. This might include asking trick questions about how the crash occurred and your injuries. They hope to get answers that they can later use to downplay or deny your claim.

Get a Pittsburgh Uber and Lyft accident lawyer who fights for maximum compensation

After a rideshare accident in Pittsburgh, the clock starts ticking immediately. In the first week, important evidence can disappear if you don't act fast. App data can be lost, video footage can be overwritten, and insurance companies can get a head start on building their defense. When you consult with a Pittsburgh Lyft and Uber accident lawyer right away, you ensure that

someone is locking down driver app-status data, sending preservation letters, setting up your PIP claim, and protecting your right to compensation before anything slips through the cracks.

The attorneys at [Romanow Law Group](#) know the playbook rideshare and insurance companies use to downplay claims, and we don't let them get away with it. We dig deep into the driver's status, the available insurance coverage, and the circumstances of your crash to uncover every possible source of compensation. We'll never settle for a quick payout that leaves you shortchanged.

Don't wait until the insurance adjuster tells you what your case is worth. [Contact us online](#) or call today for a free consultation. There's no fee unless we win for you, and your first step toward justice and healing can start right now.