



H & H HARRIS & HARRIS INJURY LAWYERS

Injured? Get better. Get Harris & Harris

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Experience Pays: *When hiring a personal injury lawyer, you should expect that lawyer to not only be familiar with the law, but to have a good working knowledge of how insurance companies work and how to make them work to your advantage. We've represented thousands of injured people, working to get what they deserve.*

Construction Truck Accident Victim Settles Case For One Million Dollars.

In 2017, we represented a client who was hit by a construction truck, suffering multiple injuries. Our client was standing next to a water truck while on the job in a construction zone. The driver of another company's truck working in the same construction zone didn't see our client. The client was struck and pinned against the water truck. As a result of the impact, our client received serious injuries, including multiple fractures in his right arm and hand, as well as nerve damage limiting the use of his right arm.

The responsible party denied payment for our client's injuries claiming the case should be handled through the worker's compensation system. Because our attorneys have handled thousands of personal injury cases, we knew our client had a case against the responsible party and we filed a lawsuit seeking full value of our client's injuries. After months of legal maneuvering, our client's case settled at mediation for one million dollars, substantially more than he would have received through the worker's compensation system. ■

What Happens If I've Been In A Rideshare Accident?

Ridesharing, the term used specifically when one party pays another to drive them to a location, has become a popular and economic means of transportation. Rideshare passengers often find those fares less expensive and more efficient than traditional taxis. But what happens

if you're involved in a rideshare accident? Many riders don't think twice about it until it happens to them.

First Steps After an Accident:

- **Assess your injuries and request an ambulance if necessary**
- **Take pictures of the license plates of all vehicles involved**
- **Get contact information for all drivers and passengers involved**
- **Take pictures of the surrounding area, getting a good representation of conditions surrounding the accident**
- **Note the time and location**
- **Make sure police are called, give your statement and request the incident number**
- **Contact an attorney with experience in handling rideshare accident cases.**

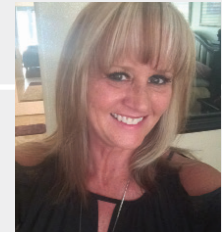
What Compensation Can I Claim?

Accident victims are entitled to be compensated for medical bills relating to the accident, anticipated future medical expenses as a result of the injuries, physical and/or occupational therapy, long or short-term care, disfigurement, pain and suffering, lost wages/lost earning capacity, and car repair bills. You may even be entitled to compensation if a loved one died as a result of the accident.

Understanding Insurance

Nevada law isn't that different from other state laws about rideshare accidents. Rideshare companies,

Meet Peggy Fromhart, operations administrator and litigation paralegal.



Peggy offers over 30 years of legal support experience. A Nevada resident since 1983, she's been working for Brian Harris for nine years. Peggy was interested in the legal field and initially thought she wanted to attend law school, but didn't like the long hours attorneys kept. She didn't realize that attorney support staff works just as many hours offering their help in legal cases.

Good support staff enjoy the behind scenes work and Peggy is no exception to that. She takes excellent care of Brian's clients while supporting Brian in litigation of their cases. "I like putting puzzle pieces of the case together, seeing a case come together. Brian and I make a great team." Peggy's favorite part of her job is helping clients receive closure. "I take pride in the work I do for our clients, making them happy with finished cases so they can finally close that chapter in their lives and move on."

Outside of work, Peggy enjoys golfing, any beach destination, traveling, and skiing. She also can't resist a great baseball game. ■

such as Uber and Lyft, are required to maintain up to \$1.5 million in liability insurance coverage when a passenger is riding or the driver is on the way to pick up a confirmed passenger. If you're a passenger in a rideshare vehicle or if you're hit by one as a pedestrian or in a different vehicle, you should be covered by the company's policy. Unfortunately, the liability insurance company often denies claims, citing that the rideshare driver is an independent contractor and not an employee of the rideshare company.

If rideshare insurance first denies your claim, you might then turn to the driver's personal auto insurance to pay for it. However, most personal insurance policies exclude coverage for drivers using their vehicles for profit. Some personal auto insurance companies even cancel insurance if they discover drivers are using personal vehicles for profit. Although state law doesn't require it, it's recommended that rideshare drivers purchase their own commercial or rideshare insurance. If you're a passenger in a rideshare vehicle who has been injured in an accident, you should eventually receive damage awards from company's liability insurance policy, but it requires patience and often a resubmission of the claim. According to Nevada law, you should be covered for up to \$1 million regardless of who was at fault.

If you are a pedestrian or driver of another vehicle injured in a rideshare accident, you might have a more difficult time getting compensated for your injuries and loss. Determining where to file your claim isn't as clear-cut and depends on if the rideshare driver had passengers in the car or was enroute to pick up a passenger. Add to that the initial claim denials and you're in for a frustrating fight.

Because insurance companies want to minimize their damages, they'll deny claims or draw out the process so long hoping you become so desperate you'll settle for anything. Hiring an experienced personal injury attorney is crucial to getting what you're entitled to in a timely manner.

What if I'm the Rideshare Driver?

It's important to understand that although rideshare companies are required to carry liability insurance, you, as the driver, are not considered an employee of that company. Although rideshare companies facilitate rides, they don't usually claim legal responsibility for their drivers.

It is important that you make sure you have enough insurance coverage to protect yourself in an accident. If a passenger's claim exceeds the rideshare company's coverage, that passenger may also file a claim against your personal insurance company. Many personal policies don't offer coverage for rideshare accidents. Some companies will even cancel your personal insurance policy, making it difficult to get insured again. The state of Nevada now offers personal rideshare insurance to drivers so they're covered when they're waiting for a rideshare request, when enroute to pick up a passenger, and when a passenger enters the vehicle. Rideshare laws and insurance coverage changes rapidly as these services become more and more popular. Staying up to date on these issues and how they affect you, the driver, is important. ■

For more information, a second opinion, or answers to your questions, please contact Harris & Harris Injury Lawyers today.



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