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HOW UBER ACCIDENT CLAIMS WORK DIFFERENTLY IN COLORADO

Getting hurt in an Uber is not the same as getting hurt in a regular car accident. In Colorado, the insurance coverage that applies and how much you can recover depends on what the driver was doing at the exact moment of the crash.

The tiered insurance structure

Colorado's Transportation Network Company Act ([C.R.S. § 40-10.1-604](#)) defines three coverage periods based on the driver's status at the time of the crash. Each period triggers a different level of insurance. The coverage that applies to your claim depends on what the driver was doing:

- **App off:** The driver is not working. Only their personal auto insurance applies, which may not cover much.
- **App on, waiting for a ride (Period 1):** Uber provides limited coverage up to \$50,000 per person and \$100,000 per accident in bodily injury.
- **Driver en route or carrying a passenger (Periods 2 and 3):** Uber's full \$1 million policy kicks in, along with additional coverage for uninsured drivers.

Knowing which stage the driver was in can make a major difference in what your claim is worth.

Why the claim gets complicated fast

Uber classifies its drivers as independent contractors, not employees. That means Uber is not directly responsible for the driver's actions. When something goes wrong, multiple insurance companies may each argue it is not their problem. Colorado also follows a rule that can hurt your claim. If you are found 50% or more at fault for the crash, you may recover nothing. Uber's insurance team may try to put some of the blame on you to reduce what they pay out.

You may talk to an attorney before you settle

Rideshare claims involve layers of insurance and tight deadlines that can catch victims off guard. A qualified attorney can help you identify which coverage applies and [protect your rights](#) before deadlines pass. Consult a Colorado personal injury attorney who handles rideshare cases to understand your options.

CASE SUCCESS STORY

Our client, a hardworking, active Fort Collins local, was driving home from work one evening. As she attempted to turn left into her neighborhood, a motorcyclist traveling over 100 m.p.h. began speeding down the same roadway, unbeknownst to her. Unfortunately, the motorcyclist caused a high-speed collision with our client that was fatal for him. Our client sustained bodily injuries and severe mental and emotional trauma as a result of the crash. The motorcyclist's insurance company attempted to lowball our client into a settlement. VanMeveren Law Group, through the District's Public Administrator, created an estate for the at-fault motorcyclist and pursued litigation. After several years of work against the at-fault insurance carrier and opposing counsel, VanMeveren Law Group was able to resolve the case for our client through litigation, allowing her to move forward with her life and put this devastating incident behind her.

MAY EVENTS IN FORT COLLINS

Intro to Fly Fishing Class

May 3rd

St. Peter's Fly Shop

St. Peter's Intro to Fly Fishing is a class designed to introduce new anglers to the absolute fundamentals of fly fishing. We understand that there is a lot of conflicting information out there in regard to fly fishing basics and how to do things. Most of this information will simply over complicate things for the beginning angler. Our Introduction to Fly Fishing class will take out the guess work and give you the need-to-know information all beginning fly anglers should have.



Mother's Day Floral Class

May 3rd

Breckenridge Brewery

Under the guidance of our floral designers from Bath Garden Center, you'll be provided with a vibrant selection of fresh, seasonal blooms and foliage to craft a one of a kind arrangement made especially for mom. Learn essential techniques from selecting the right stems to creating balanced and eye-catching displays. Whether you're a seasoned florist or a complete beginner, this class offers a fun and engaging way to express your creativity.



Pasta From Scratch Class

May 12th

Ginger & Baker

Join us for a fun night out in the Teaching Kitchen and learn how to cook pasta from scratch! This fresh, summery take on an Italian classic will surely become a new family favorite. Paired with a bright salad and delicious dessert, it's a great way to learn new skills to bring home – straight from our kitchen table to yours.



Learn more at www.visitftcollins.com

TESTIMONIAL

See what our clients have to say!

"I worked with Karl and Amy and they were both fantastic. My case (hit head on by a drunk driver) was handled with care and competence. Throughout the entire process, I appreciated their fast and easy communication and their continued efforts to keep me informed/involved. At no point did I feel that I could've chosen better representation. Hopefully I don't need a lawyer for something like this again, but if I do, I will be giving them a call."

- Former Client

ADOPTABLE PET OF THE MONTH

Ringo

VanMeveren Law Group is a proud supporter of Animal Friends Alliance.

Learn more about how you can adopt, foster or get involved at savinganimalstoday.org or call the AFA Taft Hill Shelter at (970)-484-8516



Ringo is an Aussie mix that came to us from Austin, Texas. He and his six siblings were found in a box on the rodeo grounds with a sign "Free Puppies". Luckily someone found them and helped them make their trip to Fort Collins. He is incredibly sweet, looks at you with those brown eyes, and wants to snuggle and be with you all day long "velcro dog". When not snuggling and sleeping, he is all puppy--curious but scared of new things, attacking soft toys, always under foot following you around, unsure where to go to the bathroom, and loves trying out new treats. He is going to be an amazing dog but Aussie's are known for their high energy, herding instincts, and need daily exercise and mental stimulation.

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