Panchenko Law Firm Addresses Legal Complexities of Rideshare Accidents

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CHARLOTTE, NC - October 10, 2025 -
Panchenko Law Firm, a Charlotte-based personal injury practice, is highlighting the unique legal challenges that arise from rideshare accident cases as these transportation services continue to expand throughout North Carolina. The firm emphasizes that while rideshare platforms maintain strong safety records, with 99.9 percent of Uber trips and more than 99 percent of Lyft rides completed without reported safety issues, the legal complexities surrounding accidents can overwhelm passengers when incidents do occur.

The Charlotte legal practice notes that rideshare accident cases involve a three-tier insurance coverage system that differs significantly from traditional auto accident claims. This system varies based on whether the driver is offline, waiting for ride requests, or actively transporting passengers, creating confusion about which insurance policy applies and who bears responsibility for damages.

"Many passengers assume that rideshare companies automatically provide full coverage when accidents occur, but the reality is far more complex," said Dmitriy Panchenko, founding attorney at Panchenko Law Firm. "The insurance coverage depends entirely on the driver's status at the time of the accident, and determining liability often involves multiple parties, including the rideshare driver, the platform company, other

motorists, and various insurance carriers."

As a rideshare accident lawyer, the team addresses common misconceptions about insurance coverage that can leave injured passengers without proper compensation. One prevalent misunderstanding involves the assumption that personal auto insurance policies cover rideshare activities, when most standard policies explicitly exclude commercial driving activities. Additionally, passengers often believe that filing a claim directly with the rideshare company guarantees fair compensation, not realizing that these companies typically direct claims to third-party insurers who may minimize payouts.

The firm recommends specific steps for passengers involved in rideshare accidents. These include documenting the incident thoroughly, obtaining the driver's personal insurance information along with their rideshare platform details, seeking immediate medical attention even for seemingly minor injuries, and preserving all ride receipts and app communications. Passengers should also avoid providing recorded statements to insurance adjusters without legal consultation, as these statements can impact potential claims.

Liability determination in rideshare accidents presents unique challenges compared to standard vehicle collisions. The responsible party might be the rideshare driver if they violated traffic laws or drove negligently, the rideshare company if inadequate driver screening or vehicle maintenance contributed to the accident, or third parties such as other drivers, vehicle manufacturers, or government entities responsible for road maintenance. Each scenario requires different legal approaches and evidence-gathering strategies.

The firm's experience as a personal injury lawyer extends to navigating the intricate relationships between rideshare platforms, their drivers as independent contractors, and the insurance companies involved. This expertise becomes particularly valuable when accidents result in serious injuries requiring extensive medical treatment and long-term care.

Panchenko Law Firm serves the Charlotte area with comprehensive legal representation for various accident and injury cases. The practice, led by attorneys Dmitriy Panchenko and William Kibbe, handles auto accidents, premises liability cases, workers' compensation claims, and wrongful death matters. The firm provides resources, including educational materials about North Carolina accident law and maintains multilingual capabilities to serve diverse communities throughout the region.

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Panchenko Law Firm

Panchenko Law Firm offers exceptional legal services with a client-focused approach, prioritizing trust and advocacy in personal injury law.

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