



April 19, 2024

# Compensation for Passenger Injuries in Phoenix, AZ

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## Know your rights if you were injured in a collision as a passenger

### Get a skilled Phoenix passenger injury attorney on your side

Whether traveling in a private vehicle, using public transportation, or riding in a rideshare, passengers in Phoenix often put their safety in the hands of other drivers. Like all road users, passengers face the risk of injury in the event of a crash. If you were injured as a passenger, understanding who is responsible for your medical bills and other accident-related expenses is crucial for your recovery.

Being involved in a car accident as a passenger can be a frightening experience, and the aftermath may be both physically and emotionally devastating. However, you have various options for seeking recourse. Consulting with an experienced Phoenix car accident lawyer can help you understand your legal rights and the potential options available for obtaining the compensation you deserve under Arizona law.

### Who is liable for passenger injuries?

Many factors go into determining liability for passenger injuries after a car accident. An experienced car accident attorney will need to

examine the nature of the collision, the parties involved, and the series of events leading to the crash.

The parties that can be found responsible for passenger injuries include:

### **The driver of the vehicle you were in**

Drivers owe a duty of care to their passengers. If the driver of the vehicle you were in acted negligently, they could be held liable for your injuries. For example, your driver may have been:

- Ignoring traffic signals and laws.
- Operating under the influence of drugs and/or alcohol.
- Speeding or engaging in reckless driving.
- Falling asleep at the wheel.
- Using a cell phone or engaging in another distraction while driving.

### **A driver from another vehicle**

The driver of another vehicle can also be responsible if they engaged in any of the types of negligence mentioned above. This is known as “third-party liability.”

### **A vehicle owner**

In some cases, the owner of the vehicle (if different from the driver) can be held liable, especially if they knowingly allowed an unfit and/or unlicensed driver to use their vehicle. This is known as “owner liability.”

### **An employer**

If the at-fault driver was working at the time of the crash (e.g., a commercial truck driver), their employer might be liable for injuries caused by the driver’s negligence under the legal doctrine of “vicarious liability.”

### **A vehicle parts manufacturer**

If the car accident was the result of a vehicle defect (e.g., faulty brakes or airbags), the manufacturer of the vehicle or the defective part could be held liable under Arizona’s product liability laws as defined in [section 12-681](#).

### **A rideshare company**

For passengers injured in rideshare accidents, such as those involving Uber or Lyft, the liability might depend on the driver’s status at the time

of the crash and the rideshare company's insurance coverage. For example, if the driver was logged into the app and on the ride at the time of the crash, the rideshare company may be liable.

## How to get compensation for passenger injuries

If you are in a car accident as a passenger, your primary option is to file a claim against the at-fault driver's insurance company. [Arizona law](#) requires all drivers to carry minimum liability insurance, which includes:

- **Bodily Injury Liability:** This coverage pays for medical expenses resulting from injuries to parties other than the driver when the policyholder is at fault. In Arizona, drivers are required to carry a minimum of:
  - \$25,000 in bodily injury or death liability for one person.
  - \$50,000 in bodily injury or death liability for two or more persons per accident.
- **Property Damage Liability:** This coverage pays for damage to another person's property, including passengers' belongings. Arizona drivers must carry at least \$15,000 in property damage liability insurance per accident.

To successfully file a claim against the at-fault driver's insurance company, you'll need to establish liability, causation, and damages. If possible, gather evidence from the crash scene, such as photos of the vehicles involved, road conditions, and any visible injuries.

Then, seek immediate medical care, even if you don't feel injured. Keep all medical records, receipts, and a journal detailing your recovery process. If you have car insurance, you'll need to inform your insurer about the accident. Provide them with basic details, such as the date, time, and location of the crash.

When you're ready to file a claim, consult with an experienced passenger injury lawyer in Phoenix. They can help investigate the crash, establish fault, determine the value of your claim, and negotiate for a settlement.

## What if the at-fault driver is uninsured?

If the driver who caused your passenger injuries doesn't have insurance, you still have several options for compensation. While not mandatory, insurance companies in Arizona offer Uninsured Motorist

(UM) coverage. This policy covers medical expenses, lost wages, and other damages if you're injured in a crash with an uninsured driver.

In this case, you can seek compensation from your own insurance company under your UM coverage. Additionally, UM coverage provides compensation for passenger injuries. This means that the policy of the vehicle in which you were a passenger may cover your damages, assuming the driver has opted for UM coverage.

Other options include:

- **Health Insurance:** If you have health insurance, you can use your policy to pay for medical expenses. However, you may have to pay some out-of-pocket expenses, such as co-pays and deductibles.
- **Medical Payments (MedPay):** MedPay is an optional auto insurance add-on in Arizona. It covers the medical expenses of drivers and passengers alike, including immediate hospital bills, follow-up treatments, dental treatment, and prosthetics. MedPay can complement your health insurance policy by covering co-pays and deductibles. You can use MedPay under your own policy or under the driver's policy, if available.

## Challenges in getting compensation for passenger injuries

Pursuing compensation for passenger injuries can be complex. The at-fault party's insurance company may claim that your injuries were pre-existing or not directly caused by the crash you were involved in. This tactic is used to reduce their liability and financial responsibility for your damages.

Furthermore, Arizona operates under a comparative negligence system. This means that if you, as a passenger, are found partially at fault for your injuries (e.g., for not wearing a seatbelt), your compensation may be reduced in proportion to your degree of fault.

To navigate these challenges effectively, it is crucial to consult with an experienced car accident lawyer as soon as possible. Arizona's statute of limitations for filing a personal injury claim is two years. If you miss this deadline, you could be permanently barred from seeking compensation, which may decrease the incentive for insurance companies to offer a fair settlement.

Additionally, it's critical to follow all medical advice and avoid activities that might exacerbate your injuries or contradict your claims. Be cautious about discussing your accident on social media or with anyone other than your doctor and lawyer, as insurance companies may use this information against you.

### **How can a Phoenix passenger injury attorney help me?**

If you're a passenger injured in a car accident in Phoenix, having an experienced attorney on your side can give you a significant advantage in your case. They can inform you of your rights and options to ensure you don't inadvertently jeopardize your claim. Additionally, they can collect compelling evidence to establish liability and the extent of the damages you suffered.

With a skilled passenger injury attorney representing you, you won't need to handle communications or settlement negotiations with insurance companies directly. Your lawyer can manage all aspects of your case, allowing you to focus on your recovery. Should the insurance companies challenge your claim, your attorney will be prepared to take legal action. This includes pursuing litigation, representing you in court, and fighting for a favorable judgment.

Don't let the insurance companies determine the outcome of your case. Contact a passenger injury lawyer in Phoenix today to schedule a free consultation and start your journey toward justice and peace of mind.

**Car Accidents Assistance**

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Browne Law Group handles cases involving car accidents, truck accidents, motorcycle accidents, and personal injury in Gilbert, Phoenix, and all of Arizona. Attorney Byron Browne f...

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