

Phoenix Rideshare Crashes Create Insurance Nightmares for Injured Victims

Flynn Greathouse Warns Arizona Drivers About Insurance Pitfalls of Rideshare Crashes, Explaining How Insurers Often Exploit the System To Delay Injury Claims

PHOENIX, AZ, UNITED STATES, February 17, 2026 /EINPresswire.com/ -- The rapid expansion of the gig economy has transformed transportation across Arizona, but for injured victims, it has also created a complex and often overwhelming insurance maze. [Flynn Greathouse](#), a Phoenix-based personal injury law firm serving clients nationwide, is issuing a “Know Before You Go” consumer alert to help Arizona drivers understand the hidden liability issues involved in rideshare and delivery vehicle crashes.



Flynn Greathouse Educates Drivers Regarding Insurance and Rideshare Accidents

With Phoenix ranking among the top U.S. cities for rideshare usage, collisions involving drivers of Uber, Lyft, DoorDash, and Amazon Flex have become increasingly common. What many victims do not realize is that when a crash involves a driver using their personal vehicle for business, multiple insurance policies may be involved—each insurer often pointing fingers at the other to delay or deny compensation.

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Riah Greathouse, Esq.

Arizona law attempts to address this problem through a “four-phase” coverage system codified under [A.R.S. § 28-4038](#). However, understanding how these phases apply in real-world crashes can be difficult without legal guidance.

“The biggest misconception we see is that people assume there’s automatically a million-dollar policy available,” said [Riah Greathouse, Esq.](#), co-founder of Flynn Greathouse. “Rideshare coverage depends entirely on what the driver was doing in the app at the exact moment of the crash. Insurance companies know this confusion exists, and they use it to slow down claims.”

Under Arizona's four-phase system, coverage changes based on the driver's app status:

- App Off: Only the driver's personal auto insurance applies. Many personal policies exclude coverage if the vehicle is being used for commercial purposes.
- App On / Waiting for a Request: Limited contingent liability coverage applies, often leaving coverage gaps if the personal insurer denies the claim.
- App On / En Route to Passenger or Delivery: The rideshare or delivery company's higher commercial policy may apply, but disputes are common.
- Carrying a Passenger or Delivering: The full commercial policy, often advertised as providing up to \$1 million coverage, generally applies.

According to Flynn Greathouse, insurers frequently delay claims by arguing over which phase applies, leaving injured victims stuck in the middle while medical bills and lost wages pile up.

"From the victim's perspective, it shouldn't matter whose policy pays," said James Flynn, Esq., co-founder of the firm. "But insurers treat these cases like hot potatoes, tossing responsibility back and forth. Our role is to cut through that noise, identify the correct coverage, and force accountability."

Flynn Greathouse focuses exclusively on motor-vehicle accident cases, including rideshare crashes, and regularly handles disputes involving overlapping personal and commercial insurance policies. The firm serves injured clients throughout Arizona and nationwide, with services currently available in Phoenix, Atlanta, St. Louis, Chicago, and Houston.

For Arizona drivers and passengers, the firm emphasizes that understanding these coverage phases before an accident happens can make a critical difference in their preparedness after one does.

"In gig-economy crashes, knowledge is leverage," Greathouse added. "The more people understand how these policies work, the harder it is for insurers to take advantage of them."

Injured victims can contact Flynn Greathouse at (602) 777-3476 for a FREE virtual consultation to better understand their rights and options following a rideshare or delivery-related crash.

About Flynn Greathouse

At Flynn Greathouse, we're not a general practice law firm. We focus exclusively on car, truck, motorcycle, and rideshare accident cases. We know how overwhelming the process can feel after a serious crash, especially when you're hurt, confused, and being contacted by insurance adjusters.

With years of experience on both sides of the insurance industry, our team understands your

situation, and we have what it takes to guide you through your case and protect your rights. An experienced personal injury attorney from our firm can help gather decisive evidence for proving fault and negotiating with insurance companies to pursue fair compensation on your behalf. We take pride in helping everyday people throughout the country engage the legal system with clarity and confidence to seek the medical care and monetary compensation they need after an accident.

Our clients often refer their family and friends — not just because of their settlements or case resolutions, but because we make the legal process easier. From connecting you with trusted medical providers to helping you understand each step, we're with you to support your auto accident case from start to finish.

Riah Greathouse, Esq.

Flynn Greathouse

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