

Arizona Court Ruling Exposes New Commuter Accident Coverage Gap

Flynn Greathouse Warns Arizona Drivers About a Recent Supreme Court Ruling That Limits Commercial Insurance Coverage for Accidents During Routine Commutes

PHOENIX, AZ, UNITED STATES, July 2, 2026 /EINPresswire.com/ -- When an everyday driver is struck by someone driving for work, the assumption is often that the employer's robust commercial auto insurance policy will cover the resulting medical bills and property damage. However, a landmark ruling by the Supreme Court of the State of Arizona is creating a serious "coverage gap" that threatens to leave injured victims severely undercompensated.



Flynn Greathouse highlights a significant "coverage gap" that can leave victims undercompensated in many Arizona commuter accident cases following the Arizona Supreme Court ruling on scope of employment in *Cravens v. Montano*.

Today, [Flynn Greathouse](#), a premier Phoenix-based personal injury law firm expanding to serve clients nationwide, is issuing a critical consumer alert regarding the evolving legal definition of "scope of employment" and its devastating impact on crash victims.

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When you are hit by someone driving for work, you expect their employer to take responsibility. Instead, this ruling allows insurers to deny coverage over the technical classification of a commute.”

James Flynn, Esq.

The firm is warning Arizona drivers that a recent decision in [Cravens v. Montano](#) severely limits when an employer's commercial policy can be tapped for compensation. Decided on April 29, 2025, the ruling centered on a tragic accident where an employee ran a red light and killed another driver while traveling in his mother's truck to fix his timesheet.

The Legal Shift: The "Going and Coming" Loophole

The Supreme Court held that an employee is only operating a personal vehicle "in connection with your business" if their use of the vehicle is directly involved with, or in furtherance of, the employer's business purpose. Crucially, the Court explicitly stated that this coverage "does not include a routine commute to or from an employer's office".

This reinforces the "going and coming rule," which generally shields employers from liability for the tortious acts of employees while they are traveling to or from their place of employment.

For Arizona drivers, the real-world consequence is alarming: If you are injured by an at-fault delivery driver, contractor, or corporate employee who is on their routine commute, their employer's deep-pocketed commercial insurance policy will likely deny your claim. Victims may be forced to rely solely on the employee's personal auto insurance policy, which often carries inadequate minimum limits that cannot cover long-term rehabilitation, lost wages, or severe trauma.

Investigating the Scope of Employment

"Insurance companies use each technicality available to protect their bottom line," said Riah Greathouse, Esq., co-founder of Flynn Greathouse and a former prosecutor who has handled thousands of civil and criminal matters. "My time as a prosecutor taught me to attack cases with tenacity, and that's exactly what we do when commercial insurers try to wash their hands of an accident. Following the Cravens decision, insurers will aggressively argue that an at-fault employee was merely commuting. Our job is to dig into the facts, track the evidence, and prove when an employee was truly acting in furtherance of the business."

[James Flynn, Esq.](#), co-founder and an experienced litigator with a deep background in plaintiff subrogation, emphasized the devastating human cost of this legal loophole. "As a husband and a father, I know how an unexpected injury can shatter a family's sense of security," Flynn stated. "When you are hit by someone driving for work, you expect their employer to take responsibility. Instead, this ruling allows insurers to deny coverage over the technical classification of a commute. We are dedicated to helping families engage with the legal system with clarity and confidence, cutting through the red tape so they can focus entirely on healing."

Protect Your Rights After a Crash

Flynn Greathouse urges anyone involved in a collision with an employee, gig worker, or contractor to immediately seek experienced legal counsel before speaking to commercial insurance adjusters. Proving "scope of employment" requires immediate and aggressive investigation to preserve critical evidence, dispatch logs, and employment records.

Injured victims can contact Flynn Greathouse for a FREE consultation to understand their rights and explore each available avenue for financial compensation following a severe motor vehicle 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.

Read the original press release on My Car Accident Attorneys(Flynn Greathouse) website:

<https://mycaraccidentattorneys.com/press-release/arizona-court-ruling-exposes-new-commuter-accident-coverage-gap/>

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