Lyft your limits?

People who live in neighborhoods where it's been hard to get a cab are cheering the era of Uber and the rise of Lyft (pardon the pun).

Getting stood up by a cab that was supposed to drive you to the airport? Hauling yourself out of bed to pick up your teenager late at night…HISTORY. Use your cell phone to request an Uber car and you're virtually sure to get one within minutes. And payment (tip included) is automatic.

But of course there's a catch: As irate taxi drivers are pointing out—Uber and Lyft are less regulated than traditional taxis. This means customers have less assurance of safety.

Uber drivers are supposed to carry their own insurance which is to be "primary" in the event of an accident, but it's not clear who – if anyone – is policing that requirement. And, most personal auto policies won't cover a driver using his/her car for commercial purposes. Inadequate Uber driver insurance is already a big problem for accident victims and their families.

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Source: https://uphelp.org/lyft-your-limits/ Date: September 15, 2026

UP is supporting legislation and regulations to plug rideshare services' insurance gaps.

While legislators and regulators catch up with the fast rise of these newcomers, make sure your personal coverage is up to date with current medical costs.Look into raising your auto policy limits for UM/ UIM, BI and PI. Raising these limits will rarely cause your premium to jump significantly.

Much as we cheer the benefits to consumers of the service and competition Uber and Lyft are bringing, we must join the chorus that's saying "riders beware."

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