GIG DRIVER EMERGENCY SERIES

On-App Crash: Who Pays?

You crashed mid-delivery. Know exactly who pays — before you call anyone.

FIRST 10 MINUTES — IN ORDER

1. SAFETY FIRST. Hazards on, move out of traffic if the car drives. Call 911 if anyone is hurt. Nothing else matters until people are safe.
2. DO NOT LOG OUT OF THE APP YET. Your on-app status is the proof of which insurance layer applies. Going offline can erase it.
3. SCREENSHOT YOUR APP STATE NOW. Home screen, trip screen, route map — with the clock visible (page 4 tells you exactly what to grab).
4. SAY NOTHING ABOUT FAULT. Exchange facts only. Do not say “it’s my fault” — insurers decide fault, not the scene.
5. CALL POLICE. Get a report number (page 6 has a slot for it). Even a minor crash gets complicated fast when insurance layers stack.
6. DOCUMENT THE SCENE. Use the gig-driver checklist on page 5 — wide photos first.

HOW THIS KIT WORKS

- Page 2 explains the 3 insurance layers in plain words — no jargon.
- Page 3 is your decision worksheet: match YOUR app state to YOUR layer.
- Pages 4–6 capture the proof (app screenshots, scene evidence, claim numbers).
- Pages 7–8 give you the call scripts and the coverage-gap check.

The Insurance Stack, Explained

Three layers can cover an on-app crash. Which one pays depends on what your app was doing.

1 YOUR PERSONAL AUTO POLICY

- Covers your everyday driving. It is usually the fallback when the app was fully off.
- Most personal policies EXCLUDE driving for hire or delivery. If yours does, a crash while working can be denied — check your policy documents, not your agent’s memory.
- Tell your insurer the truth about app status (page 7 has the words). Hiding it can void the claim.

2 THE APP’S INSURANCE LAYER

- Most platforms carry insurance that covers drivers while they are logged in and working.
- Coverage is usually split by PHASE: waiting for a request vs. on an active trip or delivery. The active phase normally carries the stronger layer — but every app is different.
- Open YOUR driver agreement and the app’s help center for the exact terms. This kit never guesses them for you.

3 THE OTHER DRIVER’S INSURANCE

- If another driver caused the crash, THEIR liability coverage can pay — regardless of your app state.
- That is why you still photograph their license, plates, and insurance card exactly like a normal crash.
- When fault is shared or unclear, layers 1 and 2 matter again — keep all three claims open until one pays.

Which Layer Applies to YOU?

Check the ONE path that matches your app state at the moment of impact.

The facts: write them once, use them everywhere.

CRASH FACTS

Date: _____ Time: _____ Location: _____

App name: _____ Trip / order ID: _____

PICK YOUR PATH

PATH A — APP WAS COMPLETELY OFF

☐ MY PATH

- You were driving like anyone else: not logged in, app closed.
- Your PERSONAL policy is almost certainly the layer. The app owes nothing for this crash.
- Still document everything normally — it's a standard claim from here.

PATH B — APP ON, WAITING FOR A REQUEST

☐ MY PATH

- You were logged in and available, but had no trip or order yet.
- This is the gray zone: the app's waiting-period layer MAY apply, and your personal policy MAY exclude
- you. Read your driver agreement today — not when the adjuster asks.
- File with BOTH your insurer and the app's report channel, and let them sort priority.

PATH C — EN ROUTE OR ON DELIVERY

☐ MY PATH

- You had accepted a trip/order, were heading to a pickup, or were carrying a passenger or package.
- The app's trip-phase coverage is usually the PRIMARY layer here — this is the strongest protection the
- app offers.
- Report through the app's help/support channel immediately and save your trip ID. Also notify your
- personal insurer — promptly, and truthfully.

Not sure which path? Check BOTH boxes and file both claims — over-reporting beats under-reporting.

App-State Screenshot Protocol

Your phone is your best witness. Capture these before anything changes.

8 SCREENS THAT PROVE YOUR APP STATE (check each as you take it)

1. App HOME / STATUS screen — showing you were online (or which screen proved it). ☐
2. Trip / order screen — pickup and dropoff addresses, trip or order ID visible. ☐
3. ROUTE MAP screen — showing your position on the route at crash time. ☐
4. Earnings / trip DETAILS screen — the trip listed with its timestamp. ☐
5. Any MESSAGES with the customer, restaurant, or dispatcher about this trip. ☐
6. The app's SUPPORT / HELP screen — so you know exactly where to file the report later. ☐
7. Your phone's CLOCK visible in at least two shots — swipe down the status bar. ☐
8. Lock-screen NOTIFICATIONS from the app (trip accepted, navigation, messages). ☐

PHONE RULES FOR GIG DRIVERS

- Do NOT log out or go offline until every screenshot is taken — offline can erase the proof.
- Turn on location tagging so photos are GPS-stamped with the crash time.
- Back everything up (cloud or email) before you leave the scene. Phones get lost; claims don't wait.
- If the app lets you download your trip history or earnings statement, export it today.

At-Scene Evidence — Gig Driver Edition

A normal crash checklist, plus the details only an on-app driver needs.

THE GIG-DRIVER EXTRAS (check each)

- ☐ Wrote down the TRIP / ORDER ID and which phase you were in (waiting, en route, on delivery).
- ☐ Noted whether a PASSENGER or PACKAGE was in the car — and its condition.
- ☐ Photographed the DELIVERY ITEM (food bag, package) if it was damaged or spilled.
- ☐ Saved any DASHCAM footage — mark the file so it isn't overwritten.
- ☐ Screenshotted app screens BEFORE logging out (page 4) — with the clock visible.
- ☐ Checked whether the CUSTOMER saw anything — got their name if willing.

THE STANDARD SCENE LIST (check each)

- ☐ Wide photos of ALL vehicles, all four sides, whole car in frame.
- ☐ Close-ups of every damaged area (hand or coin for scale).
- ☐ License plates and VIN plates of every vehicle.
- ☐ Both drivers' licenses and insurance cards — photographed, not just copied.
- ☐ Witness names + phone numbers before they leave.
- ☐ Officer name, badge, department, and the report number.
- ☐ Road, weather, and lighting conditions; traffic signs and signals.

Insurer Contacts & Claim Numbers

One page, every claim. When an adjuster calls, you answer with numbers — not “uhh…”

MY PERSONAL INSURER

Company: _____ Policy #: _____

Claims phone: _____ Claim #: _____

Adjuster name: _____ Date filed: _____

THE APP’S REPORT / INSURANCE CHANNEL

How I reported (in-app help / phone / email): _____

Support phone / email: _____ Case / claim #: _____

Rep name: _____ Date filed: _____

OTHER DRIVER’S INSURER

Company: _____ Policy # (from their card): _____

Claims phone: _____ Claim #: _____

Adjuster name: _____ Date filed: _____

POLICE & TOW

Department: _____ Officer / badge: _____

Report #: _____ How to get copy: _____

Tow company / phone: _____ Towed to: _____

What to Tell Each Insurer

Word-for-word starters. Fill the brackets, read calmly, stick to facts.

CALL 1 — YOUR PERSONAL INSURER

Say this — promptly, and truthfully:

“Hello, I’m reporting an accident on [date] at about [time] near [location].”
“I was logged in to [app name] and my status was [off / waiting / en route / on delivery], trip ID [ID].”
“No one has admitted fault. Here are the facts: [1–2 sentences].”
“My claim details and photos are documented. What do you need from me next?”

CALL 2 — THE APP’S REPORT CHANNEL

File through the app’s help/support section, then say:

“I’m reporting a crash during trip/order [ID] on [date] at [time].”
“My app status was [waiting / en route / on delivery]. I have screenshots with timestamps.”
“Please confirm my report is received and give me a case or claim number.”

CALL 3 — THE OTHER DRIVER’S INSURER

Facts only — never discuss your app or your coverage:

“I’m calling about a crash on [date] involving your policyholder [name], policy [number].”
“Here is what happened: [facts only, no opinions, no blame].”
“I’d like to open a claim and receive a claim number.”

NEVER ON THESE CALLS

- Never say “it was my fault” or “I’m sorry” — fault is for insurers to decide.
- Never guess which coverage applies. State your app status and let THEM sort the layers.
- Never give a recorded statement on the spot if you’re rattled — “I’ll call back within 24 hours” is fine.

Coverage-Gap Self-Check

Five minutes now can save you a denied claim later. Be honest.

ANSWER YES OR NO (check YES or NO for each)

☐ Y ☐ N I have READ my personal policy's exclusion for commercial / delivery driving (not just asked my agent).

☐ Y ☐ N I know whether my app provides insurance while I'm WAITING for a request — and where that's written.

☐ Y ☐ N I know the app's DEDUCTIBLE for its trip-phase coverage (every plan has one — find yours).

☐ Y ☐ N I could PROVE my app state at crash time right now (screenshots, trip history).

☐ Y ☐ N I have the app's insurance/report contact SAVED in my phone — not just in the app.

☐ Y ☐ N I know who to call FIRST for each of the three app states on page 3.

YOUR SCORE

- 6 YES: you're covered on paper. Keep this kit in the glovebox anyway.
- 3–5 YES: you have gaps. Fix the NOs this week — start with #1 and #5.
- 0–2 YES: do not drive another shift until #1, #2, and #5 are YES. A denied claim costs more than a week of research.

MY DEDUCTIBLES (write them down NOW, not after a crash)

My personal policy deductible: $ _____ App's trip-phase deductible: $ _____

Gap I'm fixing this week: _____

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After the Scene: Claim Timeline

The crash is over. The claims start now — don't lose momentum.

WITHIN 24 HOURS

- [ ] File the in-app report through the app's help/support channel. Save the case number on page 6.
- [ ] Call YOUR personal insurer — promptly and truthfully about app status. Most policies require prompt notice.
- [ ] Back up every screenshot and photo to cloud/email. Export trip history from the app if you can.
- [ ] Start the expense log: tow, ride home, rental, prescriptions — every receipt in the spreadsheet.

WITHIN 3–5 DAYS

- [ ] Get the police report copy. Confirm all three claims (yours, app's, other driver's) are actually open.
- [ ] Get a repair estimate or two. You choose the shop, not the insurer.
- [ ] When adjusters call: facts only, page 7 scripts. No recorded statement while rattled.
- [ ] Read your driver agreement's insurance section — know your deductible before they quote it.

WITHIN 2 WEEKS

- [ ] Follow up on every open claim number weekly until each one closes or pays.
- [ ] Track reimbursements in the spreadsheet — "still owed to you" is your negotiation number.
- [ ] If injuries appear later, see a doctor immediately and document the visit date.

PLEASE NOTE

- This kit is an organizational tool, not legal or insurance advice. Policies and app terms change — verify everything against YOUR policy and YOUR driver agreement.
- Coverage amounts and rules differ by platform, state, and policy. Never assume a payout — file the claims and let the insurers decide.
- If anyone was seriously hurt, fault is disputed, or an insurer pressures you — talk to a local attorney before signing anything.

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