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## Your Liability When Someone Uses Your Car

If you let someone drive your car, and that person causes an accident, are you liable for the damages?

In some states, car owners are liable only if they did something wrong — for example, if they did not properly maintain the car. However, a growing number of states follow a different rule. They hold car owners liable for injuries caused by the negligence of anyone who drives their car with their permission.

In all states, however, you can be liable if you loan your car to someone you know is a bad driver, underage, drunk, or has no license. For example, suppose a friend asks to borrow your car. You know he has no license and is a bad driver. Yet you still lend him your car — but you tell him to “be extra careful.” He doesn’t follow your advice, and causes an accident. If the victim makes a claim against you, you can be liable for his or her damages (the driver would also be liable).

You could be held liable under a legal rule called “negligent entrustment.” This means you were wrong to give control of your car to someone you knew was a bad driver.

Courts can take the rule of “negligent entrustment” far. In one case, a man loaned his car to someone he knew was an alcoholic. This person then loaned the car to his friend, who caused an accident. The victim made a claim against the car’s owner, and a court ruled he could be liable, since he loaned his car to someone he knew was a dangerous person for driving and therefore a bad person to have custody of the car.

These rules are a reminder to be extra careful if you ever consider loaning your car to someone. To reduce your risk of liability, be sure the driver has a license and is a good driver. These rules are also a reminder that accident victims can look to other sources to recover compensation for their injuries if the person who caused the accident has no money, insurance or other assets.

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