



TAXI CAB AND LIVERY CAR ACCIDENTS

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Q: Do you know the difference between a livery car and (medallion) yellow taxi cab?

A: Livery cars must be dispatched to pick up riders a given location. Yellow (medallion) taxi cabs can pick up street hails.

Did you know? Livery cars outnumber yellow taxis by more than 3 to 1.

You may think you risk your life riding in a New York City taxi cab. We've all seen taxi drivers portrayed on television and in movies as barely speaking English and reckless drivers. However, a recent study shows that New York City cab drivers are less accident-prone than drivers of other vehicles. In New York State, a study showed that accident or crash rates were $\frac{1}{3}$ lower for livery cars and taxicabs than for other types of motor vehicles. Thus, taxi and livery car passengers are less likely to be hurt in a collision than passengers in other types of vehicles.

Experts attribute this record of greater safety in pay-for-hire cars to the greater time and experience of their drivers behind the wheel – some as much as 3000 hours per year. Records for these drivers are watched by the N.Y.C. Taxi and Limousine Commission and car insurance companies. Drivers with too many accidents or traffic tickets risk losing their driver's license or insurance coverage, and their ability to earn a living.

The accident rate per car for yellow taxis is higher than for livery cars, but most yellow taxis are driven around the clock while most livery cars are driven less than 12 hours a day.

Other findings of the study:

Livery cars and taxi cabs injure pedestrians at a lower rate than other motor vehicles, but taxis are more likely to cause injuries to bicyclists than other types of vehicles.

Passengers hurt in a taxi cab tend to be hurt or injured worse than passengers in other vehicles.

Blamed for this statistic are hitting "smack" into the interior partition separating the passenger compartment from the driver, and the failure of most taxi and livery passengers to use their seatbelts. The partitions are especially known for causing serious facial injuries to passengers – including facial fractures or eye injuries or broken bones, broken death, lacerated or cut lips, and so forth.

Every day in New York City there are approximately thirty accidents involving taxi cabs.

IMPORTANT INSURANCE INFORMATION: Licensed taxi cabs and livery cars must carry minimum insurance coverage of \$100,000/\$300,000, which means that any single person injured due to a taxi or livery driver's negligence can recover up to \$100,000. The maximum that the insurance company would pay negligently injured people would be \$300,000. In certain cases there may be ways to recover more money; a question best asked of an experienced personal injury or negligence attorney.

Livery cars have been trying to poach street hails meant for yellow taxis more vigorously than ever, sometimes waiting outside popular shopping malls or cruising bus stops. Unlicensed "gypsy" cars that sometimes don't even have taxi or livery license plates are common in some parts of New York City. They may have no insurance at all or only minimum coverage limits of \$25,000/\$50,000. Hardly enough to protect consumers from a driver's negligence in the event of a serious car crash.

Did you know? The New York City Police Department has a taxi fleet that carries undercover officers.

Also, did you know? The N.Y.C. Taxi & Limousine Commission has enacted a Bill of Rights for passengers of taxi (medallion) cabs and a different Bill of Rights for riders in livery cars. See my blog post tomorrow for these Bills of Rights – which must be displayed in the car – and also for Frequently Asked Questions (and Answers) about New York City's taxis.

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