Fields Howell LLP

# Gig Economy Liability

## Insurance Solutions for an On-Demand World

As the gig economy reshapes how services are delivered and work is structured, it has also introduced new legal and insurance complexities. At Fields Howell, we help insurers navigate liability claims involving independent contractors, shared platforms, and app-based businesses. Whether the issue is bodily injury, property damage, or classification-related litigation, our team understands the unique risks tied to nontraditional employment relationships.

We provide guidance on personal versus commercial use of vehicles, policy stacking disputes, and exclusions related to contract labor. Our attorneys assist with coverage determinations and defense in cases involving rideshare accidents, courier incidents, and on-demand services, where questions often arise around who is responsible, when coverage is triggered, and whether exclusions apply.

In addition to claims handling, Fields Howell works with insurers to anticipate risk through sound underwriting and policy design. We monitor developments in state and federal regulation affecting the gig economy, including employment classification laws and insurance mandates. With deep experience in both liability and coverage litigation, we offer clear, forward-looking legal strategies in this fast-moving space.

## Attorneys

Our Gig Economy Liability Team

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