

## Who Can I Sue After a Louisiana Food Delivery Accident?

A print-friendly toolkit for defendants, coverage, and proof (2026).

### 1) Quick Defendants Map

Start wide, then narrow based on fault, ownership, and insurance.

- Delivery driver (negligence) and the driver's personal auto insurer.
- Vehicle owner (if different) and any separate policy tied to the vehicle.
- Delivery platform or contractor entity when facts support responsibility or coverage.
- Restaurant or store only when their own negligence contributed (rare, fact-specific).
- Other drivers, road contractors, or a product maker if they helped cause the crash.

### 2) First 72 Hours Evidence Checklist

- Screenshot the delivery app screen showing status, order, and timestamps.
- Photograph vehicles, license plates, damage, and the full scene (wide + close).
- Get witnesses' names and numbers; ask nearby businesses to preserve video.
- Keep the vehicle in the same condition until you get legal guidance.
- Write a same-day timeline: where you were, what you saw, what was said.

### 3) App-Status Coverage Snapshot

Driver Status (Example)	Coverage Questions to Ask
Not logged in	Personal auto policy only? Any other at-fault party?
Logged in / waiting	Is there contingent coverage? What triggers it?
Accepted order / en route	Does the platform policy apply? What limits?

## Evidence Blueprint

Five steps that prevent coverage and proof gaps.

### Evidence Blueprint

Food Delivery Accident  
Proof File (Louisiana)

- 1 Confirm App Status**  
Screenshot app screen  
Save order ID + time
- 2 Preserve Scene Proof**  
Photos: cars, plates  
Road, lights, signs
- 3 Collect Witness + Video**  
Names + phone numbers  
Ask for camera holds
- 4 Track Losses + Records**  
Keep every record  
Note missed work days
- 5 Map Defendants**  
Driver + vehicle owner  
App coverage, others

#### First 72 Hours Checklist

- Screenshot app screen
- Save receipt + texts
- Get police report #
- Photograph all damage
- Keep the car unchanged
- Request video quickly

© 2026 Babcock Partners, LLC

## Defense vs Evidence

Match insurer narratives to documents you can prove.

Defense vs Evidence	
Common Narratives and Proof Anchors	
Defense Angle	Evidence Anchor
Driver was off the app	App log timestamps order receipt
Not an employee no company fault	Dispatch texts control evidence policies + training
Personal policy denies coverage commercial use	Denial letter COI + app policy coverage period proof
Low impact no injury	Scene photos vehicle data consistent records
You waited gaps in care	Prompt report visit timeline work notes

Match each defense  
to a record you can prove.

© 2026 Babcock Partners, LLC

## Free Case Review: Delivery-Driver Crash Claims

We focus on speed, preservation, and trial-ready preparation.

This toolkit is general information, not legal advice.

If you were hit by a food delivery driver, the first question is often not only fault—it is which policies and entities actually apply.

We help clients build leverage by preserving app status evidence, locking down video, and organizing proof early so insurers cannot rewrite the story later.

### Contact

Babcock Injury Lawyers

Stephen Babcock

(225) 500-5000

<https://www.stephenbabcock.com/>

Contact: <https://www.stephenbabcock.com/contact-us/>

Locations: <https://www.stephenbabcock.com/locations/>

### What Happens Next

- Evidence triage: app logs, video, photos, witness statements, and vehicle data.
- Deadline spotting: identify the claim type and the deadlines that apply.
- Insurer contact strategy: prevent recorded-statement traps and coverage confusion.