



## The biggest mistakes you can make to ruin your personal injury claim.

by Joseph E. Pendergast, III

Most people who are involved in an accident or suffer a personal injury don't have any idea what they should do. Even more important, however, is that they don't know what they should **not** do. Here are the five biggest mistakes you can make when you have a personal injury claim:

1. **Fail to document your accident and your injuries.** Having notes to remind you of what happened and the injuries you suffered is easier and more reliable than counting on memory. As soon as you can, you should write down every detail you can remember about the accident: how it happened, what you were doing, what you saw and heard and felt. Also include anything you remember hearing said by others involved or by witnesses. Then keep notes on your pain and discomfort immediately following the accident and throughout your treatment, including discomfort, anxiety, or other problems which are not as visible as some other injuries, but for which you should still be compensated.
2. **Don't bother to photograph or preserve physical evidence.** Who was at fault in a personal injury often depends on physical evidence, such as a poorly maintained piece of equipment, a dent in your car showing where it was hit, or warning signs that are incorrect or missing. Physical evidence will also help prove the extent of your injuries: your car's damage can help demonstrate the severity of the collision, photos of a broken or cracked step can show what caused your fall, and a faulty piece of equipment can explain how your injury occurred.
3. **Quickly sign a settlement with an insurance company.** Insurance companies are often most interested in settling your claim quickly, for as little as possible. You should never agree to an immediate settlement, particularly if you are injured. The smart thing is to get sound advice from an experienced attorney who can help you determine the proper damages. Once you sign a release, it ends your claim.
4. **Misrepresent your accident or injuries to your doctor.** While you should always mention all your symptoms, be aware that most doctors document how you describe an accident and your injuries. And, the insurance companies are very knowledgeable about the types and severity of injuries from specific types of accidents. If you exaggerate, it will cast doubt on your veracity and your entire case.
5. **Hide past accidents or other injuries from your attorney.** If you have been in previous accidents, your lawyer needs to know in order to make a determination as to whether it is a valid problem in your case. Similarly, if you had prior injuries for which you saw a doctor or other healthcare provider, it is important for your attorney to have complete information. If you lie about past accidents or injuries and the insurance company finds out, your case could become very difficult to settle.

## IMPORTANT CONSUMER INFORMATION



Joseph E. Pendergast, III

### ABOUT HARDWICK & PENDERGAST

*The personal injury law firm of Hardwick & Pendergast has been providing personal injury legal services to clients throughout Washington State for nearly 40 years. The firm has received the highest rating possible for legal ability and ethics from other attorneys and judges and is listed in the Bar Registry of Preeminent Attorneys.*

*Two highly respected attorneys lead the firm: Morton Hardwick and Joseph (J.P.) Pendergast, III. Mr. Hardwick is the former president of the South King County Bar Association and former chairman of the board of Valley Medical Center. Mr. Pendergast is a former King County Deputy prosecuting attorney and has extensive trial and appellate court experience.*

**Hardwick & Pendergast**  
555 South Renton Village Place  
Suite 640  
Renton, Washington 98057  
Phone: 1-888-228-3860  
425-228-3860 or 253-445-3860  
[www.HardwickPendergast.com](http://www.HardwickPendergast.com)