

## What should you do when you have a car accident?

by Joseph E. Pendergast, III

### At the accident

While it is often difficult to keep calm after an auto accident, if you are able, you should obtain as much of the following information as possible:

- **Driver Information:** Exchange information with all drivers, including their names, license numbers, license plate numbers, insurance company names and policy numbers.
- **Photographs:** Photos of your injuries, the damage to vehicles involved and the scene of the accident can be a great help in building and documenting your case.
- **Police Report:** Wait until the police arrive and be sure to get a copy of the accident report, as well as the names of the officers.
- **Witnesses:** Keep a record of the names, addresses, phone numbers and email addresses of all witnesses.

### After the accident

There are also important things you should do immediately after the accident:

1. **Contact your insurance company to report the accident.** If you don't report the accident to the company in a timely manner, it may try to deny you coverage.
2. **File a police report.** You should file a police report if you are injured or if damages to either your vehicle or the other party's exceed \$200.
3. **Get follow-up medical care.** Be sure you continue to be treated for all your injuries and all medical conditions.
4. **Don't be pressured to sign anything.** Particularly if you are injured, it is key to get sound advice before you agree to an immediate settlement. Once you sign a release, it ends your claim.

### Should you hire a lawyer?

You may think your personal insurance will cover expenses following an auto accident. However, this depends on the policy you have purchased. Because there are many different types of coverages, each with its own benefits and limitations, you should always consult with an expert who can advise you. You should hire an attorney when:

- There are extenuating circumstances that make your claim more valuable and you don't know how to prove your loss.
- The insurance company has denied your claim, you believe they are incorrect in their denial and they will not reconsider.
- You are seriously injured, with significant medical bills, with or without residual disability.
- You are moderately injured with residual disability and will incur future medical bills.
- The injured party is a minor with more than slight injuries.
- It has been over a year since your accident and you have not settled.
- The circumstances around the accident are complex and require investigation.
- The other party to the accident has served you with a lawsuit.

## 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 over 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)