

Legal Briefs

A LEGAL NEWSLETTER FOR
FRIENDS AND FAMILY



Graham Lundberg & Peschel Founded 1979

STEPS YOU SHOULD TAKE WHEN INVOLVED IN AN AUTOMOBILE ACCIDENT

We Appreciate Referrals

Please feel free to refer any family members or friends should they need any legal services. A referral from you is one of the best compliments our office can receive. Consultations are complimentary.

Hopefully, you will not find yourself involved in an automobile accident, whether the fault of another driver or yourself. However, if you are in an accident, there are steps you can take to protect yourself.

First, it is important to collect and preserve evidence at the scene of an accident, particularly when the accident is not your fault. To prove your claim, you must have supporting documentation, or evidence. You should take the following action after an accident:

- Σ Make sure that you and any passengers are ok, and before getting out of your car, make sure it is safe to do so;
 - Σ If appropriate, you and the other driver can move your cars to the shoulder and out of traffic;
 - Σ Call police and, if needed, request an ambulance for any person injured in the accident;
 - Σ If you carry a camera in your car, or have a cell phone with a camera, take pictures of the accident scene, and any vehicle damage;
 - Σ Write down the name, address, telephone number and insurance information for the other driver and all witnesses;
 - Σ Leave the accident scene only after the police officer advises you that it is appropriate to do so;
 - Σ If you require medical attention and an ambulance has arrived, get checked by emergency medical technicians; and
 - Σ Call and report the accident to your insurance company as soon as possible.
- Your next steps in the day or two after the accident should include:
- Σ Follow your health care provider's recommendations and get appropriate medical treatment;
 - Σ Take photographs of any visible injuries you have sustained, including bruises;
 - Σ Retain all receipts for out-of-pocket expenses such as prescriptions or medical devices;

Σ Do not sign releases with any insurance company; and

Σ Promptly consult with a qualified personal injury attorney.

Your immediate concern may be how to pay for vehicle damage, medical bills and wage loss related to an accident.

Vehicle Damage:

When you call your insurance company to report the accident, they will advise you on steps for having a representative from your insurance company inspect the damage and provide you with a written estimate that you can use to start the repair process. If you make claims under your own insurance policy, you may have to pay the deductible. If the accident is not your fault, your insurance company should recover your deductible from the at fault driver and reimburse you.

Assuming the accident is not your fault, you may also have the negligent driver's insurance company provide you with an estimate for repair of your vehicle. Keep in mind that you do not need to speak with the vehicle damage adjuster about any personal injury claims you may have, or about issues of fault.

Medical Bills:

If you have been involved in an automobile accident, your medical bills may be covered under your own automobile insurance policy, through Personal Injury Protection (PIP) coverage. There is no deductible for using this coverage. By law, your insurance premiums cannot go up if you make a claim under your PIP coverage. PIP covers all reasonable and necessary medical treatment related to an automobile collision.

If you do not have PIP coverage available to you then your health insurance may cover your medical bills, subject to your health insurance policy language and restrictions.

Address Service Requested

500 John Street
Seattle WA 98109

Attorneys at Law



Free Consultation: 1-800-422-4610 | Visit our Web site: www.glpattorneys.com



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We are a team of legal professionals working together to advocate for the injured while being recognized in the community for providing the highest level of service.

Attorneys

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Jacki Maniulit
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Becky Moilanen
Martha McDonald
Melanie Shotts

We are in your neighborhood!

Graham Lundberg & Peschel – Attorneys at Law, since 1979, have offices throughout Western Washington including Seattle, Tacoma and Port Orchard. For a location near you, visit our Web site at www.glpattorneys.com. We handle all types of personal injury cases including motor vehicle accidents, slip & falls, product liability injuries and wrongful death.

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Or Call Toll Free North Puget Sound area including King and Snohomish Counties:

800-422-4610

South Puget Sound area including Pierce, Kitsap, Thurston and Mason Counties:

800-273-5005

If there is no PIP or health insurance available to pay your medical bills, the negligent driver's insurance company is responsible for paying your medical bills. However, the at fault driver's insurance company will not pay medical bills until you have completed medical treatment.

Wage Loss:

Your wage loss will generally also be covered under any available PIP coverage, subject to some restrictions. Your inability to work should be documented by order of your healthcare provider. If you are self-employed, be sure to keep thorough records.

Most important, if you have had the misfortune to be involved in an accident, promptly consult with an attorney at Graham Lundberg & Peschel. Our practice is entirely devoted to personal injury law and we are here to protect your rights against any wrongdoer in an automobile collision, pedestrian accident or motorcycle accident case. As your attorneys, we will help you to resolve any underlying property damage claims, work with your health care providers, and ensure that you are able to get the medical treatment necessary to reach your pre-injury status. We will work to get your medical bills paid, and most importantly, we will relieve the stress and anxiety of dealing with the claim yourself. Please give Graham Lundberg and Peschel a call and set up a free consultation with one of our attorneys to review your situation.



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Tacoma WA 98405
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