



What you should know about working with your insurance company after a personal injury.

by Joseph E. Pendergast, III

When you or a loved one suffers a personal injury as the result of an accident, there are a number of things that you should, and should not, do to protect your rights. One of the most critical, yet often overlooked, issues is how you must deal with insurance companies so that you are covered, and ultimately compensated, for all the personal and emotional damages that you have suffered. Understand, insurance companies are for-profit corporations. They make money by taking in premiums for their policies and then avoiding paying out claims under those policies. Here are six key things to remember:

1. **Insurance companies are primarily interested in keeping your compensation to a minimum.** The insurance company representatives are not your friends. Their job is to gather information about your claim that can be used to build a case against you. Most insurance companies devote vast resources to minimizing claims, using lawyers and investigators to help them avoid paying on claims.
2. **Anything you say can be used against you to deny your claim.** Be careful what you say to insurance companies. Do not answer any questions without approval from your attorney – even most casual thing you say to an insurance agent may reduce your compensation. They may want a statement from you, but understand that information on your past medical care or additional treatments before this accident may be used against you later.
3. **Tell your doctor or healthcare provider about all your symptoms.** An insurance company evaluates your claim in great measure on your doctor's records and reports. So be thorough in relaying your symptoms, including any pain you may be experiencing. And be diligent about following through with medical treatments; your claim could be damaged by missed appointments with your doctor. You should also consult with your doctor to predict your future healthcare needs and expenses before finalizing your case.
4. **Know that you may be investigated.** An insurance company may hire a private investigator to monitor your physical activities. This could include videotaping you or interviewing your neighbors.
5. **Negotiate on your own – at your own risk.** If the insurance company has a qualified attorney on their side, it is smart for you to do the same. A personal injury lawyer in your area will know how to work with insurance companies and help you compile the evidence you need to prove negligence and get the compensation you deserve. Personal injury attorneys deal with insurance companies every day. And they have the negotiating skills and expertise to get you the compensation you deserve.
6. **Don't sign anything without consulting your attorney.** If you sign a release, that ends your claim with the insurance company, and you cannot file additional expenses or claims once you have signed it.

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