

What to Do if You're in an Accident

- Take seriously any questions asked by insurance companies wanting a statement from you after an accident. For example, information on your care or treatment before the accident may be used against you later.
- Do tell your healthcare providers about all your symptoms, including any pain you may be experiencing. An insurance company evaluates your claim based on your doctor's records and reports. For this reason, it is wise to maintain a good relationship with your doctors. Missed appointments and lack of cooperation may damage your claim.
- Keep in mind that an insurance company may hire a private investigator to monitor your activities. This may include videotaping you or interviewing your neighbors.
- Don't be pressured to settle your claim prematurely while you are still under a doctor's care. Only settle when you and your doctor can predict your future healthcare needs.
- Do not sign any kind of Release without careful consideration. Once you sign a Release, it ends your claim.

"If you need to hire an attorney, Hardwick & Pendergast is the best. They're excellent in communicating with their clients, reliable, very organized and first-class."

— Ramona L., Auburn, WA

Hardwick & Pendergast

has been providing first-class service to clients throughout the state of Washington for over 40 years, specializing in personal injury claims. 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.



Joseph E. Pendergast, III

Joseph (J.P.) Pendergast, a highly respected personal injury attorney, leads the firm as Managing Partner. Mr. Pendergast is a former King County deputy prosecuting attorney and has extensive trial and appellate court experience. A life member of the Multi-Million Dollar Advocates Forum, he has successfully handled thousands of personal injury cases, resulting in millions of dollars in compensation for his clients.



LIFE MEMBER
MILLION DOLLAR ADVOCATES FORUM
MULTI-MILLION DOLLAR ADVOCATES FORUM
THE TOP TRIAL LAWYERS IN AMERICA™



You heal while we recover

HARDWICK & PENDERGAST, P.S.

ATTORNEYS AT LAW

555 South Renton Village Place, Suite 640
Renton, Washington 98057
Phone: 425-228-3860 • 253-445-3860
1-888-228-3860 • Fax: 425-226-4988

www.hardwickpendergast.com

HARDWICK & PENDERGAST, P.S.

ATTORNEYS AT LAW

Auto accidents

If you've been in an accident, you may need an attorney.

*Whiplash
Head injuries
traumas
Wrongful deaths
Uninsured motorists*

"After I was hit head-on by a drunk driver, Hardwick & Pendergast took care of everything with the insurance company. They made everything so easy and took the stress off me. I can't say enough good about them."

Patrick N., Kent, WA

**425-228-3860 • 253-445-3860
1-888-228-3860**

www.hardwickpendergast.com

call us for a free consultation
and we will evaluate your case.

You heal while we recover

The trauma of being in an accident is enough to deal with. You don't need the additional stress of dealing with insurance companies over the benefits you're entitled to. Some companies may even pressure you to prematurely settle your claim.

At Hardwick & Pendergast, we work hard to relieve the burden on you by handling all the legal details. For over 40 years, we have successfully handled thousands of personal injury cases for clients throughout Washington State. Your team includes some of the finest lawyers in the business, with Joseph (J.P.) Pendergast as the Managing Partner. Your team is supported by a highly experienced staff, including former insurance claims adjusters, who treat you with compassion, professionalism and sincerity.

Call us today for a free consultation and analysis of your case. We will fairly evaluate your claim and answer all your questions.

“I have had excellent service from Hardwick & Pendergast. My wife and daughter have also hired them. The whole company is very professional, beginning to end, and they always make you feel comfortable. If I had a friend as honest and sincere as Mr. Pendergast, I'd be set for life.”

— Larry D., Covington, WA

Why do I need an attorney?

Most people involved in an accident are not aware of their rights in the choice of healthcare providers and covered benefits, such as wage loss and home care. We know how to evaluate and document your claim to obtain what you are entitled to.

Claims adjusters at insurance companies - including your own - are skilled negotiators who are trained to settle accident claims as quickly and cheaply as possible. The team at Hardwick & Pendergast includes many former insurance adjusters with extensive knowledge about handling claims. We determine all available insurance coverages, communicate with your healthcare providers and review all information presented to the insurance companies. Our top priority is to allow you time for healing without interference from the insurance company.

Can I afford to hire an attorney?

For a personal injury claim, most law firms charge a percentage of the amount recovered from the insurance company. This arrangement means you can obtain the best possible legal services at the time of your injury.

This is the policy at Hardwick & Pendergast. We never require an up-front payment for legal services. Not only do we offer a free initial consultation, but our fee is not collected until your claim is finally resolved.

If I hire an attorney, will this lead to a lawsuit?

No! More than 90 percent of injury claims handled by Hardwick & Pendergast are resolved without a lawsuit.

Because we are experienced in dealing with insurance companies and know how to best present a claim, we are ultimately able to resolve your claim to your satisfaction. If not, we will discuss the option of filing a lawsuit with you first. You have the final choice on whether to file a suit.

How long will it take to settle my claim?

Most claims are settled within 90 days of receiving your doctor's final report.

Our advice is always the same. You should never attempt to settle your claim until your doctor has released you or can give a meaningful opinion about your future condition. The length of time to settle your claim is usually determined by you and your doctor.

What if the party at fault is uninsured or underinsured?

If the party at fault is not insured or inadequately insured to cover your injuries, you may be able to make a claim under your own uninsured or underinsured motorist coverage.

During the initial meeting, Hardwick & Pendergast will help you determine the available insurance coverages under your policy. You should not hesitate to use the benefits you already have paid for, such as uninsured and underinsured motorist coverage.

What services can I expect from Hardwick & Pendergast?

After you hire Hardwick & Pendergast, we go to work for you.

- We contact the responsible insurance company to ensure all future communications come directly to us, freeing you to concentrate on healing. You will not need to deal with an insurance adjuster again.
- We use our expertise to coordinate the benefits you may have under your personal injury protection (PIP), L&I and DSHS coverages for medical bills, lost wages and home care.
- We work with your healthcare providers to obtain your records for a thorough understanding of your injury.
- We assist with property damage claims - **without a fee.**
- At Hardwick & Pendergast, our practice is limited to personal injury claims. We know the insurance companies and their representatives.