

AFTER THE CRASH

How to Avoid Costly
Mistakes After a
Car Accident



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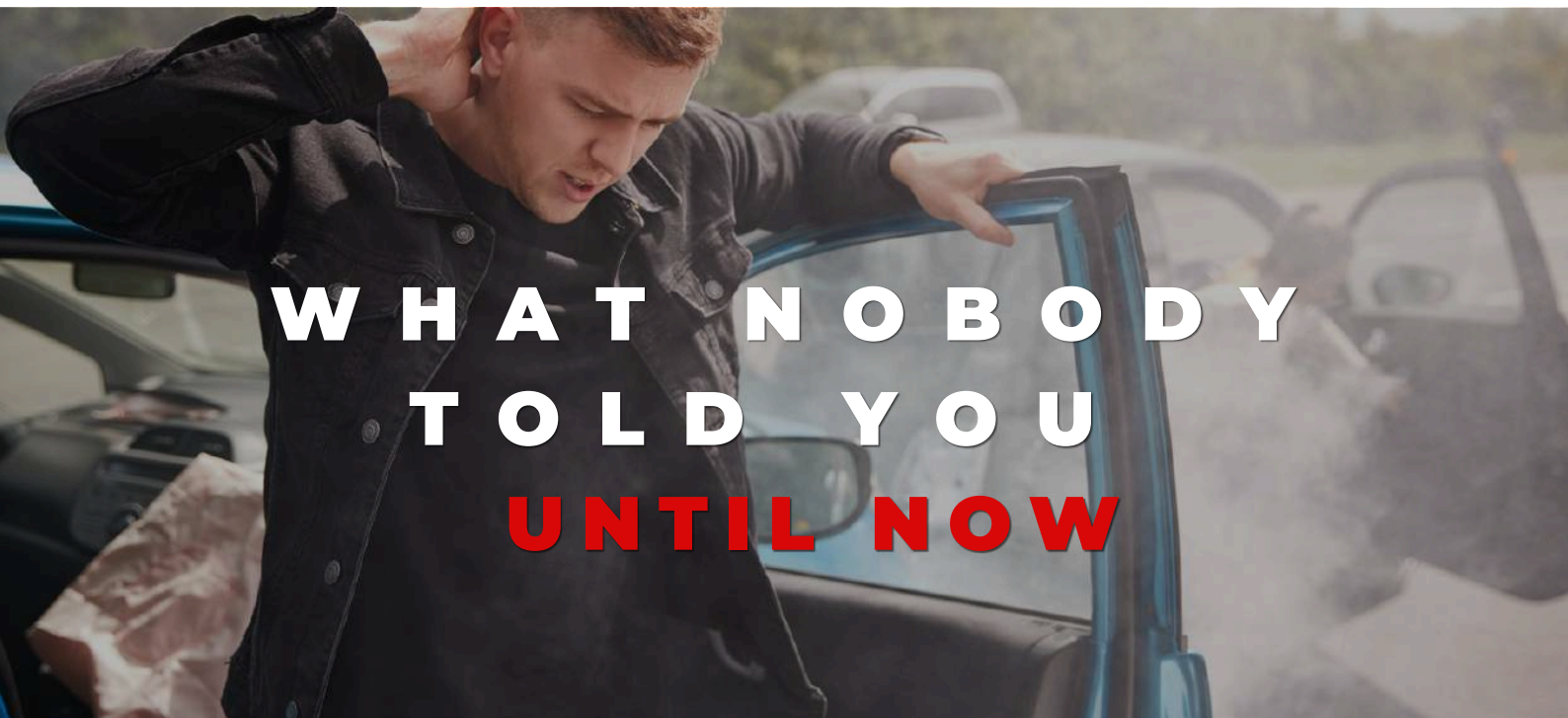
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Introduction



WHAT NOBODY
TOLD YOU
UNTIL NOW

If you're reading this right now, there's a good chance your heart is still racing.

You may be sore, confused, or overwhelmed, dealing with insurance calls, a damaged vehicle, mounting questions, and a body that doesn't quite feel right.

That's completely normal. And you are not alone.

Most accident victims don't know what to do next. They talk to the insurance company too soon, skip the doctor because they 'feel fine,' or accept an early settlement that doesn't come close to covering their real losses. Not because they made bad decisions, but because nobody gave them the right information at the right time.

THAT'S EXACTLY WHAT THIS GUIDE IS FOR.


At Ritchie Reiersen Injury Attorneys, we've helped thousands of individuals and families across Washington, Oregon, and Idaho navigate the aftermath of serious accidents. What we've learned, over and over, is this: people who understand the process early protect themselves far better than those who figure it out too late.

This is not a book designed to alarm you. It's designed to equip you, so you can make informed decisions at every step of your recovery, protect your health, and avoid the costly mistakes that insurance companies count on you making

Start here. Take one step at a time. And know that with the right guidance, the path forward is clearer than it feels right now.



Chapter 1



WHAT TO DO IMMEDIATELY AFTER A CAR ACCIDENT

In the moments following a collision, **it is normal to feel shaken, confused, or uncertain about what to do next.** Adrenaline is high, emotions are unsettled, and it **may be difficult to think clearly.** Even in relatively minor collisions, what you do in the first minutes and hours can have a lasting impact on both **your health and your claim.**

YOUR FIRST PRIORITY: SAFETY COMES FIRST

Your first priority should always be safety. If you or anyone else appears injured, calling emergency services is an important step. Medical professionals can evaluate symptoms that may not be immediately obvious.

Some accident-related injuries, including head trauma or spinal conditions, may worsen over time. Early evaluation can help reduce risk and create a medical record connecting the injury to the crash. If vehicles are creating a traffic hazard and can be moved safely, relocating to the side of the road may help prevent further collisions. Use hazard lights and remain aware of surrounding traffic conditions.

DOCUMENT THE SCENE

If you are physically able, gathering basic information at the scene can be helpful. **Take photos of:**



**VEHICLE
DAMAGE**



**ROAD
CONDITIONS**



**TRAFFIC
SIGNALS**



**VISIBLE
INJURIES**

Exchanging insurance and contact information with other drivers is also important. Witness names and phone numbers may become valuable later if there are questions about how the accident occurred. However it is often most beneficial to call 911 and have police officers gathering this information.

WHY YOU SHOULD AVOID DISCUSSING FAULT

Emotions can run high after a crash. It is generally best to avoid speculation about who was responsible or how injuries may develop. Providing factual information to law enforcement is appropriate, detailed discussions about liability are better addressed after the situation has been fully evaluated.

SEEK MEDICAL ATTENTION

Many accident victims initially feel “fine”, only to develop symptoms later. Early evaluation not only protects your health but also creates a clear connection between the accident and your injuries. Neck pain, back stiffness, headaches, or neurological symptoms may appear hours or days later.



REAL EXAMPLE: THE “I FELT FINE” CASE

One client delayed seeking care after a collision, convinced the soreness would pass on its own. By the time symptoms worsened, affecting sleep and daily function, weeks had passed.

The gap in early medical documentation made it harder to connect the injury directly to the crash, and the claim settled for significantly less than it might have otherwise.

Early evaluation would have changed the outcome.

Chapter 2



UNDERSTANDING PROPERTY DAMAGE AND VEHICLE REPAIRS

After an accident, one of the first practical concerns is what will happen to your vehicle. Damage to a car can create immediate disruption and additional financial stress. Understanding how property damage claims are handled can help you move forward more confidently.

INSPECTION AND REPAIR ESTIMATES

Insurance companies often arrange for an inspection of the damaged vehicle to determine repair costs. Modern vehicles are built with complex safety systems and structural components, even collisions that appear relatively minor can result in significant repair costs once the full extent of damage is evaluated.

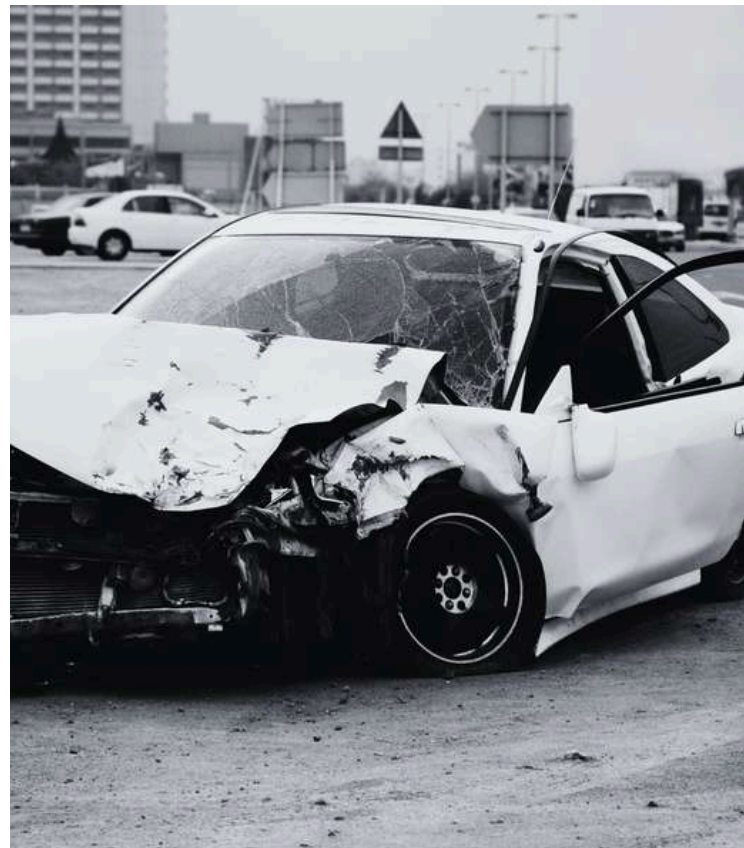
*If repairs are approved, you may be able to choose a **repair facility**. Understanding the timeline for parts and completion **helps you plan transportation needs during this period.***

It's often wise to obtain more than one estimate to ensure your vehicle has been thoroughly inspected

TOTAL LOSS SITUATIONS

When repair costs approach or exceed the vehicle's value, the insurer may declare it a total loss. Compensation is typically based on the fair market value before the accident, considering mileage, condition, features, and comparable sales in the region.

Rental coverage may be available. Many policies provide rental benefits for a limited period, planning ahead can help avoid unexpected out-of-pocket expenses.



PROPERTY DAMAGE VS. INJURY CLAIMS

It is important to remember that property damage and injury claims are typically handled separately. **Resolving vehicle repairs does not mean an injury claim is ready for settlement.** Allowing sufficient time to understand medical recovery needs ensures that injury-related decisions are made thoughtfully.

WHAT YOU SHOULD DO

- 01** Get at least two independent repair estimates, not just the one from the insurer.
- 02** Ask specifically about rental car coverage and how many days are included.
- 03** Do not sign any property damage settlement if your injury claim is still open.
- 04** If declared a total loss, research comparable vehicle values before accepting the offer.

REAL EXAMPLE: THE QUICK REPAIR, SLOW INJURY CASE

A client involved in a multi-vehicle collision focused on resolving property damage quickly to return to work. While vehicle repairs were completed within weeks, **medical symptoms continued to develop.**

Because the injury claim was evaluated separately and treatment was documented over time, the final case resolution reflected the broader impact of the accident beyond vehicle damage alone.



Chapter 3



SHOULD YOU TALK TO THE INSURANCE COMPANY?

After a car accident, it is common to receive a phone call from an insurance adjuster soon after the claim is reported. These conversations may feel routine. **But it's important to understand their role before you say anything.**

UNDERSTANDING THE ADJUSTER'S ROLE

Insurance adjusters are trained to evaluate risk and **protect the company's financial interests**. They are responsible for investigating accidents, gathering information, and evaluating potential claim exposure.

Their interests may not always align with the long-term needs of an injured person.



PROVIDING RECORDED STATEMENTS

You may be asked to provide a recorded statement about how the accident occurred or how you are feeling physically.

If symptoms worsen or new medical findings develop, statements made immediately after the crash may be reviewed closely. Taking time to understand your condition before agreeing to detailed statements can help prevent misunderstandings.



DISCUSSING INJURIES TOO SOON

Adrenaline and shock can temporarily mask pain. Many accident victims believe they are 'fine' only to experience worsening symptoms days or weeks later. It is appropriate to report basic facts. However, it is wise to avoid:



Speculation about fault



Minimizing injuries



Making long-term assumptions about your health

WHAT YOU SHOULD DO

01

Report the accident to your own insurer, you are required to.

02

Do NOT give a recorded statement to the other driver's insurer without speaking to an attorney first.

03

If asked how you feel, say only: "I am still being evaluated by a doctor."

04

Never speculate about fault, injuries, or what you could have done differently.

WHAT KIND OF COVERAGE DO I HAVE?

In order to know how to handle your property damage claim, it is important to figure out what kind of coverage you have. Most people think they have adequate coverage, only to find out it is not as good as they thought.

There are two insurance companies involved when there is an accident:

- 1st party insurance, which is your insurance, and
- 3rd party insurance, which is the insurance of the person who crashed into you.

In a perfect world, the “at-fault” driver’s insurance will cover all of your property damage. There are, however, multiple situations that will make your property damage world “not so perfect” including:



The 3rd party insurance is unable to contact their policyholder



The 3rd party insurance is making terrible offers to settle your property damage



The 3rd party insurance is simply denying that their policyholder is at fault

MOST TYPICAL INSURANCE COVERAGES

After liability is cleared up, you will be reimbursed your deductible and your insurance company will be reimbursed for expenses...

If the above mentioned scenarios do occur, your best option is to use your own insurance and pay the deductible. After liability is cleared up, you will be reimbursed your deductible and your insurance company will be reimbursed for expenses they paid out.

Using your own insurance is only applicable if you have the right type of coverage. Below is a brief explanation of the most typical insurance coverages.

Uninsured Motorist Coverage

As the title implies, some people drive without insurance. Usually, uninsured drivers do not have the resources to compensate the parties they have injured. If you are in an accident with an uninsured motorist, hopefully you have uninsured motorist coverage to help.



Liability Motorist Coverage

In the State of Washington all motorists must carry a minimum of \$25,000 in liability coverage. This is the cheapest coverage and offers the least amount of benefits.

If you are hit by a person with basic liability, their insurance will cover the cost of your property damage up to the allotted amount of their policy.

If you are hit by an uninsured motorist and you only have liability coverage on your car, you are likely out of luck, liability coverage does not typically extend coverage on your own vehicle.



Full Coverage

Full coverage insurance typically includes uninsured motorist coverage (UM) and underinsured motorist coverage (UIM).

UM coverage comes into play only if the at-fault driver is an uninsured motorist.

UIM comes into play if the at-fault motorist's insurance policy is not sufficient to cover all the damage they have caused.

Rental Insurance

Rental car insurance is another optional coverage that you can elect to purchase. The at-fault driver is responsible to get you into a rental car while your car is being repaired or if your car is deemed a total loss.

Unfortunately, waiting for the 3rd party insurance company will often leave you stranded. It is wise to use your own 1st party rental coverage to get into a rental car.

Your insurance will then seek to be reimbursed from the 3rd party insurance company

Gap Insurance

Gap insurance is insurance that covers the “gap” on a car loan and the actual value of the car if the car is deemed a total loss. This coverage is typically purchased at the same time as the car loan, but can be purchased later. This coverage protects you in case more is owed on your car than it’s worth.



REAL EXAMPLE: THE EARLY SETTLEMENT OFFER CASE

After a rear-end collision, a client received a quick call from an adjuster and was offered a modest settlement, described as **“fair and final.”** **The client almost accepted.**

As treatment progressed, diagnostic testing revealed significant spinal involvement that hadn't yet appeared.

By waiting and documenting the full impact, the case resolved at a substantially higher level. **Accepting early would have left tens of thousands of dollars and ongoing medical coverage on the table.**



Chapter 4



GETTING THE RIGHT MEDICAL TREATMENT AFTER AN ACCIDENT

After a crash, one of the most important decisions you may face is **where to seek medical care**. Some individuals visit the emergency room immediately. Others schedule an appointment with their primary care provider. Many try to rest at home, hoping symptoms will improve on their own.

DELAYED SYMPTOMS ARE COMMON

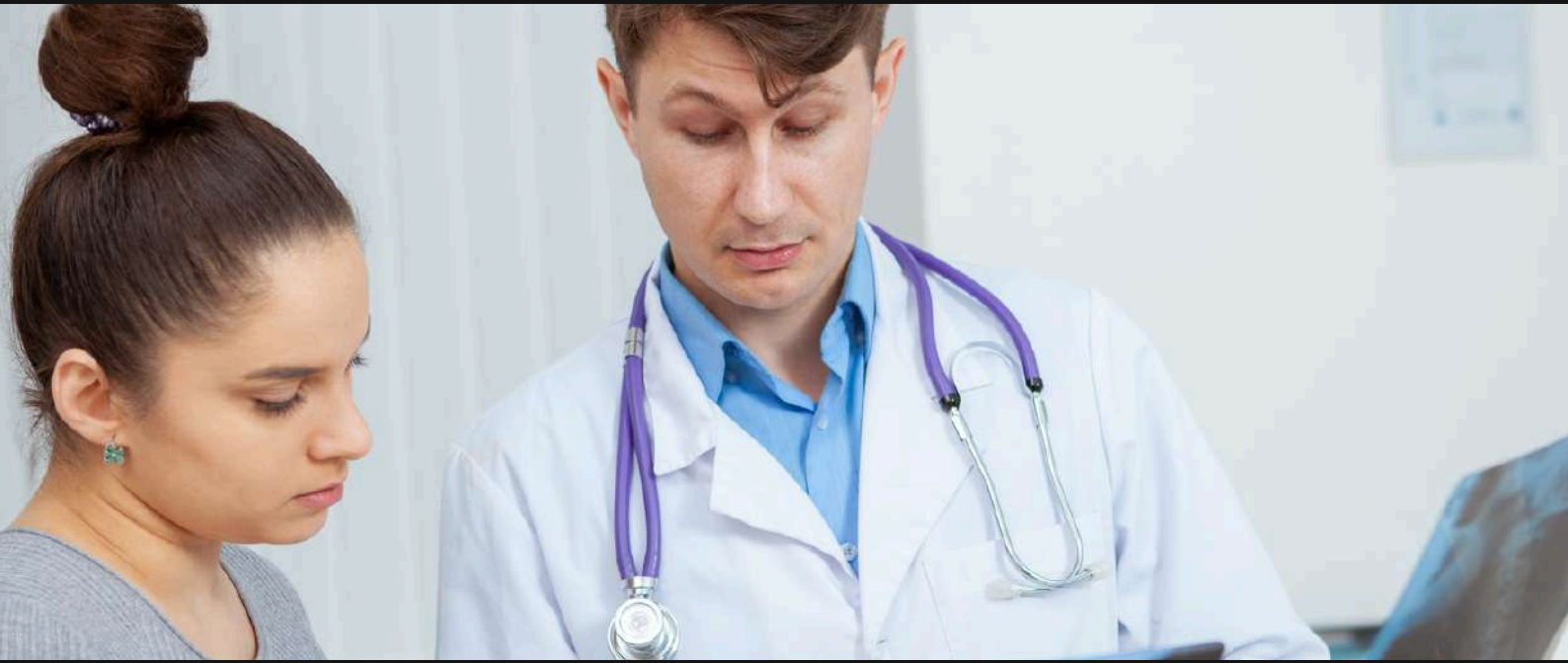
The body often responds to trauma in stages. Neck pain, back stiffness, headaches, or nerve-related symptoms **may appear gradually as inflammation develops**. Medical professionals frequently recommend evaluation when symptoms persist or interfere with daily activities. **Early diagnosis can help prevent more serious complications and support a smoother recovery.**

CONSISTENT TREATMENT MATTERS

Following a recommended treatment plan, **whether it involves physical therapy, chiropractic care, imaging studies, or specialist consultation**, helps create a clear medical record. Insurance companies review treatment patterns carefully. Missed appointments or long gaps in care may be interpreted as signs that an injury has resolved. Completing treatment supports both healing and accurate claim evaluation.

COMMUNICATING WITH PROVIDERS

Accurate reporting of pain levels, functional limitations, and daily challenges helps medical professionals tailor treatment appropriately. Medical records often become one of the most important sources of information in an injury claim.



REAL EXAMPLE: THE 'WAIT AND SEE' INJURY CASE

After a low-speed collision, a client initially believed the discomfort would resolve quickly. As symptoms worsened and numbness began affecting sleep and work activities, further evaluation revealed a more serious spinal condition requiring advanced treatment.

Because medical care was documented consistently, the claim later resolved in the mid six-figure range

Chapter 5



HOW MEDICAL BILLS ARE HANDLED AFTER AN ACCIDENT

One of the most stressful concerns accident victims face is **how they will pay for medical treatment**. Emergency care, therapy appointments, imaging studies, and specialist visits can **create financial pressure** very quickly. Understanding how medical expenses are typically handled can reduce uncertainty and allow you to focus on recovery.

USING HEALTH INSURANCE

In many situations, regular health insurance can be used for accident-related treatment. While deductibles and copayments may apply, using available coverage often ensures that care is not delayed. Injury claims against the at-fault driver's insurance often take time to resolve, continuing treatment while the claim is pending is usually the most practical approach.

PERSONAL INJURY PROTECTION BENEFITS

Depending on the state where the accident occurred and the terms of your policy, **Personal Injury Protection (PIP)** benefits may be available. These benefits can help pay for medical care and may also provide limited wage replacement regardless of who caused the crash. Activating these benefits early can make a meaningful difference.



TREATMENT ON A LIEN BASIS

Some medical providers agree to treat accident patients under lien arrangements, meaning payment is delayed until the claim is resolved. This can be helpful for individuals without health insurance or those facing high out-of-pocket costs. Understanding how liens affect settlement distribution is important before proceeding.

WHY CLAIMS ARE NOT SETTLED IMMEDIATELY

Medical providers bill as treatment occurs, while injury claims are usually evaluated after recovery has progressed. Settling too quickly to pay bills may result in compensation that does not fully account for long-term needs. Taking time to understand the full impact of an injury can help protect your financial future.

WHAT YOU SHOULD DO

- 01** Call your insurance company and ask specifically: "Do I have PIP coverage, and how do I activate it?"
- 02** Use your health insurance for treatment rather than delaying care while waiting for the claim.
- 03** Keep every bill, EOB, and receipt, they become part of your claim.

04 Do not settle your injury claim just to pay off medical bills, the full impact of your injury may not be known yet.

REAL EXAMPLE: THE MOUNTING MEDICAL BILLS CASE

One client was injured by an underinsured driver and became concerned about mounting medical bills during recovery. By identifying additional insurance coverage options and coordinating treatment



Chapter 6



WHAT HAPPENS IF YOU
CANNOT WORK AFTER
AN ACCIDENT

For many accident victims, the financial impact of an injury becomes most serious when it interferes with **the ability to earn income**. Pain, limited mobility, fatigue, or cognitive symptoms may make it difficult to perform normal job duties. Even injuries that seem moderate at first **can lead to missed workdays or reduced hours**.

SHORT-TERM WORK INTERRUPTIONS

Some individuals return to work after a brief recovery period. Others may require temporary leave, modified duties, or reduced schedules. Medical providers often document work restrictions, which can help support wage-loss claims. Keeping records of missed days and communication with employers can also be helpful.

LONG-TERM EMPLOYMENT CHALLENGES

More serious injuries may prevent a return to physically demanding jobs or require career adjustments. In certain cases, vocational evaluations or financial analysis may be used to estimate future earning limitations.

AVAILABLE INSURANCE BENEFITS

Personal Injury Protection coverage, disability insurance, or other policies may provide temporary income support. These benefits are often limited and may not fully replace lost wages.

BALANCING FINANCIAL PRESSURE AND CLAIM DECISIONS

Medical bills and lost wages can create pressure to resolve a claim quickly. However, understanding long-term medical and employment effects before settling can help prevent future hardship.

WHAT YOU SHOULD DO

- 01** Ask your doctor to document work restrictions in writing at every visit.
- 02** Keep a log of every missed day, reduced hour, and any task you could not perform.
- 03** Notify your employer in writing of any accident-related limitations and save that communication.
- 04** Gather recent pay stubs and tax records, they establish your baseline income for the claim.

REAL EXAMPLE: THE LOST INCOME REALITY CASE

A client injured in a commercial vehicle collision was unable to return to physically demanding work during recovery.

With proper documentation of treatment and lost income, the case ultimately resolved in the six-figure range, reflecting both medical challenges and financial disruption.



Chapter 7



WHAT YOUR INJURY CASE MAY BE WORTH

After an accident, many people naturally wonder about the value of their claim. Insurance adjusters may **suggest that a claim is straightforward or minor.**

In reality, injury claims are highly individualized and early estimates rarely reflect the full picture.

MEDICAL TREATMENT AND RECOVERY



The type and duration of medical care often plays a central role in claim evaluation. Cases involving brief treatment and full recovery are typically assessed differently than those involving surgery, long-term rehabilitation, or permanent limitations.

LOST INCOME AND FINANCIAL IMPACT

Wage loss, reduced earning capacity, and career disruption may also influence claim value. Documentation of employment impact helps ensure these factors are considered.



PAIN, LIFESTYLE DISRUPTION, AND DAILY LIMITATIONS



Physical discomfort, sleep disruption, emotional stress, and limitations on hobbies or family activities may all affect how a case is evaluated.

INSURANCE POLICY LIMITS

Available insurance coverage can influence practical outcomes. Some drivers carry minimal coverage, while others have higher limits or commercial policies.



SETTLEMENT TIMING MATTERS

Many injury claims are resolved only after treatment is complete or recovery stabilizes. Settling too early may not reflect future needs.



Our firm has handled cases ranging from smaller claims to complex matters involving **substantial compensation, including multiple seven-figure settlements.**

WHAT YOU SHOULD DO

- 01** Do not accept any number the insurer gives you as "what your case is worth."
- 02** Document every way the injury has affected your daily life: sleep, hobbies, family, work, emotional health.

- 03** Keep a personal journal of pain levels and limitations, this becomes evidence.
- 04** Consult an attorney before evaluating any offer, as most offer free consultations.

REAL EXAMPLE: THE OVERLOOKED COMPLEXITY CASE

A woman involved in multiple collisions developed worsening spinal injuries that eventually required surgery. Because causation was disputed, several firms declined the case. Through detailed medical review and strategic claim development, **the case ultimately resolved for more than \$250,000.**



Chapter 8



HOW LONG AN INJURY CASE MAY TAKE

After an accident, many people want to know how quickly their claim can be resolved. **Injury claims rarely follow a fixed timeline and rushing the process often works against the injured person.**

EARLY INVESTIGATION

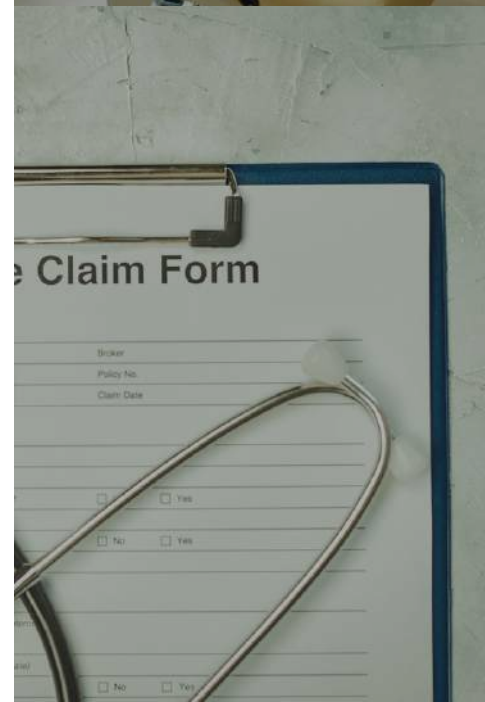
In the weeks after a crash, insurance companies begin gathering information such as police reports, photographs, witness statements, and repair estimates. At the same time, injured individuals are beginning medical treatment and learning how the injury affects daily life.

RECOVERY AND TREATMENT

For many accident victims, the largest portion of the timeline involves medical care. Therapy appointments, specialist consultations, imaging studies, or surgical evaluations may continue for several months. Allowing treatment to progress helps create a clearer understanding of long-term recovery needs.

CLAIM PREPARATION AND NEGOTIATION

Once recovery stabilizes, the claim can be formally presented to the insurance company with medical documentation, wage-loss information, and a summary of life disruption. Negotiations may follow, and in some cases additional investigation or litigation may be necessary.



REAL EXAMPLE: THE UNEXPECTED TIMELINE CASE

A driver injured in a multi-vehicle chain-reaction crash expected the case to resolve quickly. Because liability involved several parties and treatment continued for an extended period, the timeline was longer than anticipated.

By allowing the claim to develop fully, the final resolution better reflected both physical recovery challenges and financial impact.



Chapter 9



WHEN TO SETTLE AND WHEN TO PURSUE LEGAL ACTION

Settlement decisions are among the most important choices accident victims face. After months of treatment and communication with insurers, accepting an offer may feel like a way to regain normalcy. **But understanding the full impact of an injury before resolving a claim can be essential.**

EVALUATING THE TRUE IMPACT OF AN INJURY

Some individuals return to work after a brief recovery period. Others may require temporary leave, modified duties, or reduced schedules. Medical providers often document work restrictions, which can help support wage loss claims. Keeping records of missed days and communication with employers can also be helpful.

INSURANCE NEGOTIATION STRATEGY

Insurance companies assess claims by balancing risk and financial exposure. Early offers may be based on limited information or assumptions about recovery. Additional documentation, expert analysis, or litigation preparation may influence negotiations significantly.

THE ROLE OF LITIGATION

Filing a lawsuit does not always mean a case will go to trial. Litigation often allows both sides to gather evidence, conduct depositions, and evaluate the strengths of the claim more thoroughly.

BALANCING CERTAINTY AND RISK

Every settlement decision involves weighing immediate resolution against potential long-term considerations. Experienced guidance can help accident victims understand available options.

CONSIDER SETTLING WHEN

- Your medical treatment is complete and your recovery is stable
- The offer fairly covers your medical bills, lost wages, and pain and suffering
- Liability is clear and undisputed

CONSIDER PURSUING LEGAL ACTION WHEN

- The settlement offer doesn't reflect the true impact of your injuries
- The insurance company disputes fault or minimizes your claim
- Your case involves complex investigations, multiple parties, or serious long-term consequences

Chapter 10



ACCIDENTS INVOLVING SEMI-TRUCKS AND COMMERCIAL VEHICLES

Collisions involving large trucks or commercial vehicles are often more complex than typical car accidents. **The size, weight, and force involved frequently lead to more severe injuries and more detailed investigations.**

MULTIPLE PARTIES MAY BE RESPONSIBLE

Unlike a typical two car accident, truck accidents may involve several parties, including:



Truck Driver



Trucking Company



Maintenance providers



Cargo loading companies



Equipment manufacturers

COMMERCIAL INSURANCE COVERAGE

Trucking companies are typically required to carry higher insurance limits than individual drivers. While this can mean more coverage is available, it also means these claims are often handled more aggressively. Insurance carriers and corporate defense teams may begin investigating immediately after the crash, sometimes within hours.

REGULATORY CONSIDERATIONS

Truck drivers and carriers are subject to federal and state safety regulations governing driving hours, vehicle maintenance, and cargo handling. Reviewing electronic logs, inspection records, and driver training documentation can play a critical role in determining liability.

WHAT YOU SHOULD DO

- 01** Contact an attorney immediately. Trucking companies deploy investigators within hours of a crash.
- 02** Do not clean, repair, or move your vehicle until evidence has been documented
- 03** Request the truck's dashcam footage, black box data, and driver logs as early as possible, as this evidence can disappear.
- 04** Never speak to the trucking company's insurance or legal team without representation.

REAL EXAMPLE: THE COMMERCIAL TRUCK INVESTIGATION CASE

A client injured in a highway crash involving a commercial vehicle experienced ongoing disability that affected the ability to perform physical work. Through coordinated medical documentation and investigation into the driver's conduct, the case ultimately resolved in the six-figure range.



In the next chapter, we will discuss accidents involving motorcyclists, bicyclists, and pedestrians, incidents that frequently result in serious injuries and complex liability questions.

Chapter 11



MOTORCYCLE, BICYCLE, AND PEDESTRIAN ACCIDENTS

Accidents involving motorcyclists, bicyclists, and pedestrians often result in more serious injuries than typical vehicle collisions. Without the structural protection of a passenger vehicle, individuals in these situations are more exposed to roadway hazards and the actions of other drivers.



INJURY SEVERITY AND RECOVERY

Even collisions at relatively low speeds can lead to fractures, head injuries, spinal conditions, or other significant trauma. Treatment may involve surgery, extended rehabilitation, or long-term care.

Recovery timelines vary widely, some individuals return to normal activities within months, while others experience lasting limitations.

LIABILITY AND INSURANCE ISSUES

Motorcycle and pedestrian cases may involve questions about visibility, roadway conditions, traffic signals, and driver attentiveness.

Insurance companies sometimes raise comparative fault arguments related to helmet use, crosswalk access, or lane positioning. Careful evidence review and consistent medical documentation can help address these issues.



EMOTIONAL AND LIFESTYLE IMPACT

Beyond physical pain, these accidents can affect independence, employment, and participation in daily activities. Understanding the full impact of recovery can help guide claim decisions.

WHAT YOU SHOULD DO

- 01** Document helmet use, lane position, and any road defects immediately, as this information is used to determine comparative fault.
- 02** Get the police report and review it for accuracy, errors can affect your case.
- 03** Photograph skid marks, crosswalk markings, and traffic signals before they are cleared.
- 04** Do not minimize your injuries to anyone at the scene, adrenaline may be masking the full impact.



REAL EXAMPLE: THE LIFE-CHANGING PEDESTRIAN CASE

A pedestrian struck near a controlled intersection required extensive rehabilitation following fractures and mobility challenges. The claim involved both liability investigation and evaluation of long-term lifestyle disruption. With proper documentation and strategic negotiation, the case ultimately resolved in a way that reflected the seriousness of the injuries.

In the next chapter, we will discuss rideshare accidents involving services such as Uber and Lyft and how insurance coverage works in these evolving situations.

Chapter 12

A photograph showing the interior of a car from the passenger's perspective. A driver is visible in the center, wearing a blue shirt and holding the steering wheel. A passenger is visible on the right. The car's dashboard, air vents, and rearview mirror are visible. The text "ACCIDENTS INVOLVING UBER, LYFT, AND OTHER RIDESHARE SERVICES" is overlaid in white, bold, uppercase letters across the center of the image.

ACCIDENTS INVOLVING UBER, LYFT, AND OTHER RIDESHARE SERVICES

Rideshare services have become a common part of daily transportation. While convenient, accidents involving rideshare drivers can introduce a layer of complexity that surprises many injury victims, particularly around which insurance policy actually applies.

UNDERSTANDING COVERAGE PHASES

Rideshare coverage depends entirely on what the driver was doing at the moment of the crash. There are three distinct phases:



Phase 1

App OFF: The driver's personal insurance applies, just like any other private vehicle.



Phase 2

App ON, waiting for a ride request: The rideshare company provides limited liability coverage (typically \$50,000 per person / \$100,000 per accident), but only if the driver's personal insurance doesn't cover it.



Phase 3

Ride accepted or passenger in vehicle: Full commercial coverage kicks in typically up to \$1 million in liability coverage through the rideshare company.

This distinction is critical. A driver who was waiting for a trip request (Phase 2) may have far less coverage available than one who had already accepted a ride (Phase 3). Knowing this can significantly affect your claim strategy.

WHAT TO DO IF YOU'RE IN A RIDESHARE ACCIDENT

If you are injured as a passenger, driver, or third party in a rideshare accident, these steps are especially important:

01

Screenshot the app, capture the trip status at the time of the crash.

02

Get the driver's personal insurance information, not just the rideshare company details.



03

Report the accident through the rideshare app as well as to your own insurance carrier.

04

Seek medical evaluation promptly. Rideshare claims involve multiple insurers and documentation gaps can affect coverage.

MULTIPLE INSURANCE COMPANIES

Rideshare accidents may involve communication with several insurers simultaneously: the driver's personal carrier, the rideshare company's commercial policy, and potentially your own uninsured/underinsured motorist coverage. Navigating these layers without guidance can result in delays, denials, or significantly reduced compensation.

REAL EXAMPLE: THE RIDESHARE COVERAGE CONFUSION CASE

A passenger injured in a rideshare collision initially faced confusion about which insurance policy would cover medical expenses. The driver's personal carrier denied the claim citing commercial activity, while the rideshare company's insurer disputed the phase of the trip.

Through careful investigation of app records and coordination with multiple carriers, the claim was ultimately resolved in a way that reflected the client's full treatment needs and recovery timeline.

In the next chapter, we will address one of the most difficult topics related to serious accidents, **wrongful death claims and how families may seek guidance during an incredibly challenging time.**

Chapter 13



**WHEN AN ACCIDENT
RESULTS IN THE LOSS
OF A LOVED ONE**

Some accidents have consequences that extend far beyond physical injury. When a collision results in the loss of a family member, the emotional and financial impact can be profound. Families may face grief, uncertainty, and difficult decisions about the future.

WRONGFUL DEATH CLAIMS

When a loved one's life is lost due to negligence, families may have the right to pursue a claim. These cases often involve a careful review of the circumstances and the long-term impact on those left behind.

PRACTICAL CONSIDERATIONS

Families may face unexpected challenges such as funeral expenses, loss of income, and changes in household stability. Every situation is different, and the legal process is designed to consider these factors.



COMPASSIONATE GUIDANCE

Navigating legal matters during a time of grief can feel overwhelming. The right legal support can help you understand your options, timelines, and next steps. While no outcome can replace your loss, it may provide accountability and financial stability during a difficult transition.

YOUR NEXT STEP

If you have lost someone in an accident, speak with an attorney before engaging with any insurance company, even your own.



REAL EXAMPLE: THE FAMILY LOSS CASE

A family who lost a loved one in a highway collision faced both emotional grief and financial uncertainty.

Through respectful communication and careful claim development, the case ultimately resolved in a way that helped provide financial support during a difficult transition.

Chapter 14

A photograph of three people in a professional setting, likely a courtroom or law office. On the left, a woman with blonde hair wearing a light-colored blazer stands with her hands on a black folder. In the center, an older man with glasses and a dark suit sits at a desk. On the right, a younger man with glasses and a dark suit stands with his hand on the shoulder of the man sitting at the desk. The background shows a wood-paneled wall and a desk with papers.

HOW TO CHOOSE THE RIGHT PERSONAL INJURY ATTORNEY

After a serious accident, choosing an attorney can feel overwhelming. Many law firms advertise heavily, and it may be difficult to know what truly matters. **Understanding a few key factors can help you make a confident decision.**

EXPERIENCE FOCUSED ON PERSONAL INJURY

Firms that concentrate on personal injury law often have deeper familiarity with **medical documentation, insurance negotiations, case valuation, and litigation strategy.** This focus can influence how effectively a case is handled.



COMMUNICATION AND ACCESSIBILITY

Accident victims often benefit from clear communication about the status of their case. Understanding how a firm updates clients, answers questions, and explains options can be important, especially during a stressful recovery process.



REGIONAL PRESENCE

Working with a firm that understands local courts, insurance practices, and medical providers may provide additional comfort and practical advantages.



TRUST AND COMFORT

Perhaps most importantly, accident victims often benefit from working with an attorney they trust, someone who listens, explains options clearly, and provides realistic expectations.



YOUR NEXT STEP

01

Most personal injury attorneys offer free consultations; you have nothing to lose by making that call.

- 02** Prepare for your first call: bring the police report, your medical records, and a summary of missed work days.
- 03** Ask directly: “Have you handled cases like mine before, and what were the outcomes?”

REAL EXAMPLE: THE FAMILY LOSS CASE

One client initially hired a firm that did not focus primarily on injury law. As the case developed, communication challenges arose and the client felt uncertain about next steps.

After seeking additional guidance, the claim was reassessed with updated medical documentation and strategic negotiation, ultimately resolving at a significantly improved level.



Chapter 15



MOVING FORWARD AFTER THE CRASH

Recovering from an accident is rarely a simple process. Physical healing, **financial adjustments, insurance communication, and emotional stress** can all occur at the same time. While each situation is different, certain steps may help you regain stability and confidence.

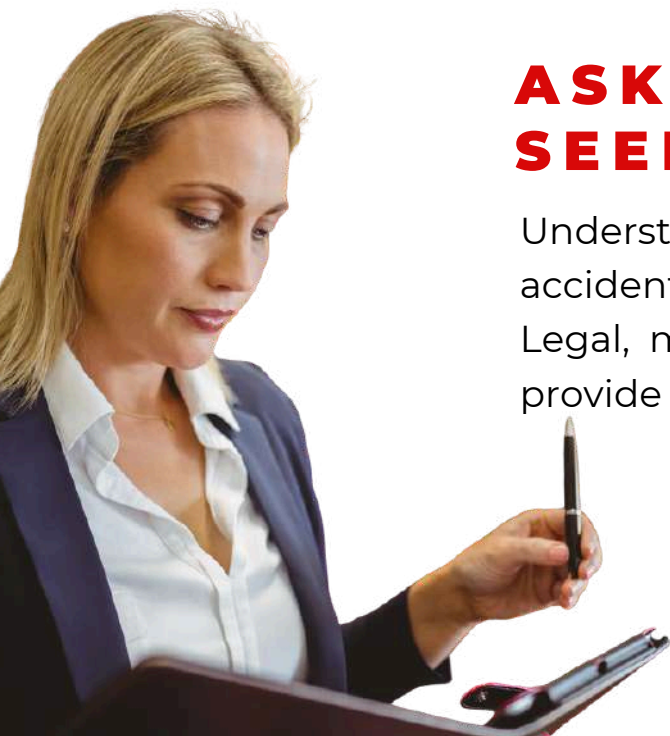


PRIORITIZE MEDICAL RECOVERY

Consistent treatment and communication with healthcare providers supports both physical healing and accurate documentation of injury impact.

STAY ORGANIZED

Keeping records related to medical visits, work absences, insurance communication, and accident details can help reduce confusion during the claims process.



ASK QUESTIONS AND SEEK GUIDANCE

Understanding available options allows accident victims to make informed decisions. Legal, medical, and financial professionals can provide clarity when uncertainty arises.

BE PATIENT WITH THE PROCESS

Injury claims often develop over time. Allowing recovery to progress and evidence to be gathered may lead to more complete outcomes.



REAL EXAMPLE: THE PATIENCE PAID OFF CASE

A client involved in a rear-end collision initially felt pressured to settle quickly, with early offers that seemed reasonable at first. However, as days passed, lingering pain, missed work, and growing limitations revealed that the impact was more significant than it first appeared.

By choosing to focus on treatment and allowing the claim to fully develop, the true extent of the injuries and financial losses became clear. The final resolution reflected not just immediate costs, but the full scope of recovery, proving that patience can lead to a more complete and meaningful outcome.

Conclusion

MOVING FORWARD WITH CONFIDENCE

Recovering from an accident is rarely just about physical healing. It often involves navigating medical care, managing financial pressure, communicating with insurance companies, and adjusting to unexpected changes in daily life. At times, the process can feel slow, frustrating, or uncertain.

But with the right information and the right support, it becomes manageable.

THE MOST IMPORTANT TAKEAWAYS ARE SIMPLE:



Prioritize your health above everything else



Take the time to understand your injuries and recovery



Avoid rushing important financial decisions



Stay organized and informed throughout the process



Seek guidance when you are unsure

No two cases are exactly the same. But informed decisions consistently lead to stronger outcomes. Whether your recovery is straightforward or more complex, you deserve clarity, fairness, and the opportunity to move forward with confidence.

And most importantly, you do not have to go through this process alone.

ABOUT THE AUTHOR

Brandon Ritchie

“When I was younger, I watched someone close to me struggle after a serious accident, confused about medical care, frustrated with insurance companies, uncertain about the future. **That experience never left me. It is why I do this work.**”

Over the years, I have dedicated my career to **helping injury victims understand their rights and navigate the legal process that follows a crash.**

At Ritchie Reiersen Injury Attorneys, our team focuses exclusively on personal injury law, and we have helped **thousands of individuals and families across Washington, Oregon, and Idaho move forward after accidents.**

Every case is unique. But one thing never changes: **people deserve clear guidance and strong advocacy during the hardest moments of their lives.**

If you or someone you care about has been injured, you do not have to face this alone.



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College of Law*

WHAT OUR CLIENTS SAY

— JASON W.

"Ritchie-Reierson Injury and Immigration Attorneys helped me with my insurance claims, injury claims, all of the convoluted and complicated processes to ensure that I was taken care of and that all of my needs were met, and was able to get me an amazing settlement for the pain and suffering that I went through during recovering from the injury."

— LALO A.

"They handled everything fast and professionally and I was just worried about taking care of myself while they did the rest. Definitely recommend them to anyone out there who has a case and needs legal advice."

— MALMS P.

"Ritchie-Reiersen Attorneys took away some of that stress and did a great job. They kept me informed of the situation, got me chiropractor help with no out of pocket expenses, and got the best price for my totaled car."

— CALEB H.

"They handed the communication with the insurance companies, helped us with the medical aspect as well. Their communication was excellent, they were constantly checking in on us and helped us through all aspects of the process."

— SAM

"My family and I were very stressed after my accident and how the other party was behaving and they helped so much and closed the case pretty fast."

— MIKEL S.

"Communication was amazing and answered all my questions as this was all over my head. They really broke it down for me."

— GRACIE H.

"I've never been in an accident before, so having a team that clearly knows what they're doing and truly cares has given me so much peace of mind."

— ELIZABETH J.

"I couldn't get to a better place than them. I'm grateful because they were able to help me and my son. Very good. I recommend them."

— BEK

"They helped me with every step of every process and ensured that I underwent proper treatment of my injuries from my accident."



READY TO PROTECT WHAT MATTERS MOST?



If you have been injured in a car accident, truck collision, motorcycle crash, pedestrian incident, or other serious accident, timely guidance can make a meaningful difference.

If you have been injured in a car accident, truck collision, motorcycle crash, pedestrian incident, or other serious accident, timely guidance can make a meaningful difference.



We have 10 convenient locations in Western and Central WA



We also offer other Personal Injury and Immigration Services.



We speak Spanish

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