

Why People Seriously Injured In Car Accidents Need A Lawyer

Car crashes happen quickly, and daily. Washington roads [averaged](#) more than a death per day in 2016, and for every fatality, there are many other crashes that caused significant injuries. Those injuries can leave victims with serious, debilitating long-term injuries with lifetime consequences.

Washington residents who have sustained serious injuries in [car accidents](#) – such as lost limbs, broken bones, or injuries to the brain or spinal cord – need to know their legal rights and options. Getting full and fair compensation for these long-term injuries is a difficult task. Victims should strongly consider retaining an experienced car accident lawyer to help them make a full recovery after such accidents.

Facts about auto accidents in Washington

In 2014, the most recent year for which [comprehensive statistics](#) are available, there were a total of 107,634 collisions on Washington roads. Of those, 429 were fatal, and another 1,688 caused at least one serious injury. Another 31,970 injuries resulted in minor injuries. And even those figures might somewhat understate the danger because some injuries, such as brain injuries, have delayed-onset symptoms. In other words, what appears to be a “minor” injury at the scene could be revealed as a more serious injury days or weeks later.

King County, which contains Seattle, had by far the largest number of accidents in 2014, with 38,198. This is partly because it is Washington’s most populous county, but King County also had the highest collision rate in the state, with 235.6 collisions per 100 million vehicle miles traveled (VMT).

Certain road users were overwhelmingly likely to be seriously injured or killed when they were involved in collisions. While 38.4% of drivers and 29.9% of passengers involved in collisions were seriously injured or killed, motorcyclists involved in collisions were at a 90.6% risk for serious injury or death. Those risks were even higher for pedestrians, at 93.9% and bicyclists, at 99.1%.

How car accident compensation works in Washington

Washington state law requires all motorists to carry what is called 25/50/10 liability coverage. This means that in order to legally register and drive a vehicle in Washington, motorists must carry the following liability insurance:

- \$25,000 for injuries or death to a single person, per accident
- \$50,000 total for all injuries or fatalities, per accident
- \$10,000 for property damage

Liability insurance pays compensation to other people who sustain losses in an accident for which the insured motorist is found at fault. Note that the figures listed above are only minimum requirements. Motorists can, and often do, opt to purchase more coverage.

Several other types of coverage are optional in Washington, including:

- **Collision and comprehensive:** Collision covers accident-related damage to the insured vehicle, while comprehensive covers non-accident-related damage, such as vandalism, fire or theft.
- **Uninsured/underinsured motorist:** This coverage pays for injuries or property damage to the insured person if he or she is involved in an accident caused by a driver who does not have liability insurance, or by a driver who does not have enough coverage to pay for all of the damages.
- **Personal injury protection (PIP):** This is a type of “no-fault” coverage that helps to pay for medical costs, loss of income and funeral expenses for the insured person, regardless of who caused the accident.

In many cases, there is adequate insurance coverage available to pay for the cost of a truly minor accident – one causing property damage only, for example. However, the cost of even a seemingly “minor” injury can easily exceed the minimum liability coverage. Some of the costs that can arise after a collision-related injury include:

- **Medical expenses,** including hospital bills, doctor’s bills, prescription medication, medical devices and even travel expenses to go to and from each medical appointment. If an injury requires surgery or long-term care, these expenses can be significant.
- **Lost wages,** if the victim is unable to work temporarily – or permanently – due to his or her injuries. The amount of compensation needed for lost wages depends on a number of factors, including the injured person’s income, the length of expected disability, and, for long-term or permanent injuries, the injured person’s age and overall health at the time of the accident as well.
- **Modifications to a home or vehicle,** which may be needed if the accident leaves the victim with a permanent disability.
- **Household services** that the injured person is no longer able to be able to perform. Compensation can be sought for the cost of hiring someone to clean, care for children, or complete other household tasks such as maintenance and yard work.
- **Property damage,** which includes damage to the vehicle itself as well as any other personal property.

The costs listed above are generally called *economic damages*, which means they can be objectively verified and tied to a specific dollar figure. People injured in serious accidents also often sustain *non-economic damages*, which are somewhat more subjective. These may include:

- **Pain and suffering**, which can be particularly significant if the injured person is left with chronic pain.
- **Emotional distress and mental anguish.**
- **Loss of quality and enjoyment of life.**
- **Loss of consortium**, which is the loss of companionship, care and intimacy for the injured person's spouse or loved ones. This can be significant, for instance, in cases involving brain injury or paralysis.

How an attorney can help people injured in auto accidents

One of the most important ways an experienced lawyer can help someone injured in an accident is by investigating and advocating for the full extent of damages (financial compensation) the person needs. As a rule, insurance companies focus only on the short-term cost of an accident, which can result in the victim receiving much less compensation than he or she actually needs.

An attorney who is familiar with long-term, disabling injuries can build a case for the full amount of compensation needed to make the victim whole again. For example, someone who sustains a knee injury may need compensation not only for short-term treatment, but also for knee replacement surgery that may be needed 10 to 20 years later. Experienced attorneys have relationships with specialists, such as economists and vocational experts, who can estimate the long-term impact that an injury may have on a person's future earnings.

Attorneys can also be important advocates for their clients' medical care, and they may be able to help people who do not have insurance get treatment through a "treat now, pay later" agreement called an attorney's medical lien. In some cases, an attorney will recommend that a client receive additional medical testing for long-term issues – and then advocate for the care and compensation the patient needs as a result of those tests. For example, a test may show that a patient with a seemingly mild brain injury actually has damage to the pituitary gland, requiring a lifetime of hormone replacement therapy, which may cost hundreds of thousands of dollars depending on the age of the injured person.

In many cases, one of the biggest challenges to overcome is finding sources of compensation when the available insurance appears to be inadequate. Long-term, disabling injuries can require compensation well in excess of the minimum liability limits. However, an attorney may be able to find other sources of compensation, such as a crashworthiness claim against a vehicle manufacturer or a claim against a business or government agency responsible for maintaining a roadway.

Moreover, experienced attorneys know how to coordinate benefits, negotiate with insurance companies and employ other strategies to recover as much as possible for their clients. For instance, when multiple insurance companies are involved, an attorney may be able to negotiate with an insurance company to waive its right to subrogation, or reimbursement from

another insurance company, so that more money will end up going to the client. Top car accident lawyers know how to use special settlement vehicles, such as structured settlements and special needs trusts, to stretch and combine limited resources and help their clients rebuild their lives.

For more information

Contact Nelson Langer Engle, PLLC (“NLE Law”), a Washington injury and disability law firm with extensive experience representing people seriously injured in auto accidents. The firm has offices in Seattle, Tacoma and Snoqualmie, WA.