

Know Your Rights: Auto Accidents

By John Christensen

Never make rash decisions when dealing with your auto insurance company regarding claims. They may try to get you to settle early by telling you their "settlement offer" will only be open for a short period of time. First, talk to an attorney about the value of your claim.

The law in the State of Washington allows you up to three years to settle your case if you are injured in an auto collision. This is because not all people heal at the same rate and not all injuries are immediately known. At the MBC Law Firm we tell our clients to make sure they are either completely healed or have arrived at what is called "Maximum Medical Improvement" before they even consider trying to settle their case.

There is a saying in the law that "one who settles early, settles foolishly." Insurance companies want to settle early before you are aware of the full extent of your injuries. Don't fall into this trap. Once you settle a claim, you can't go back and ask for more money even if your injuries have worsened.

Insurance companies look out for themselves. At MBC we look out for you. Don't give into their high pressure tactics, give me a call and I'll make sure your rights, not those of the insurance company, are protected.