

What to Do After a Car Accident in Puyallup, Washington

After a car accident in Puyallup, the most important priorities are to protect your health, document what happened, preserve records, and avoid making rushed decisions about an insurance claim. Even a collision that initially seems manageable can lead to medical treatment, missed work, vehicle repairs, and questions about insurance coverage in the days that follow.

[Puyallup personal injury attorney John Forsythe](#) focuses heavily on motor vehicle accident claims and helps injured people understand the claims process, document their losses, and deal with insurance companies. The following steps can help you protect important information after a collision.



1. Put Safety and Medical Needs First

If anyone appears seriously injured or the crash scene is unsafe, call 911. Seek appropriate medical attention based on your symptoms and the circumstances of the collision.



Some injuries are obvious immediately, while others may become more noticeable after the initial shock of a crash has passed. If you develop pain, dizziness, weakness, limited movement, headaches, or other concerning symptoms, consider seeking medical evaluation. Your health should come before the insurance process.

2. Document the Accident When It Is Safe to Do So

Photos and other records can help establish what the scene looked like before vehicles were moved or conditions changed. When it is safe, consider documenting vehicle damage, the position of the vehicles, roadway conditions, traffic controls, visible injuries, and other details that may later become relevant.

Exchange identifying and insurance information with the other driver. If witnesses saw the collision, their names and contact information may also be useful. A police collision report, when one is prepared, can become another important source of information.

John Forsythe's [car accident FAQ](#) also recommends preserving photographs, witness information, police reports, vehicle-damage records, and other documentation connected to the crash.

3. Keep Medical, Insurance, and Employment Records Together

A personal injury claim is not based only on the fact that a collision occurred. The claim also depends on evidence showing the injuries and losses that resulted from it.

Keep copies of medical records and bills [Puyallup car accident lawyer](#) that you receive, insurance correspondence, claim numbers, repair estimates, towing receipts, and other accident-related documents. If an injury causes you to miss work, preserve records showing the dates missed and the income affected.

The Washington State Office of the Insurance Commissioner advises consumers filing an auto insurance claim to understand their policy's claims process and keep relevant documentation. Its [auto insurance claim guidance](#) is a useful state resource [Personal Injury Lawyer](#) for Washington drivers.

4. Be Careful About Early Insurance Conversations

Insurance carriers often begin gathering information soon after a collision. You may be asked what happened, whether you are injured, where you are receiving treatment, or whether you are prepared to resolve the claim.

Answering basic factual questions is different from making assumptions about fault, the extent of an injury, or the future impact of a collision before enough information is available. It can be helpful to keep notes of important insurance conversations and save written communications.

If you do not understand a request from an insurer, your coverage, or the effect of a proposed settlement or release, consider getting advice before agreeing to something you do not fully understand.

5. Review the Insurance Coverage That May Apply

Depending on the facts, more than one type of coverage may be relevant after a Washington car accident. Coverage can involve the at-fault driver's liability policy, your own collision coverage, personal injury protection, or uninsured/underinsured motorist coverage.

Washington's Office of the Insurance Commissioner explains that [personal injury protection \(PIP\)](#) can help with certain medical costs, lost wages, and other covered expenses regardless of fault when the coverage applies. Policy language, limits, exclusions, and the particular facts of a claim matter, so review your declarations page and policy rather than assuming a specific benefit is available.

6. Do Not Assume You Have Unlimited Time

Washington law places time limits on personal injury lawsuits. [RCW 4.16.080](#) generally provides a three-year limitation period for actions involving injury to a person. Different facts or claims can affect deadlines, so a person with a potential claim should not rely on a general rule without considering the circumstances of the specific matter.

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Waiting can also make evidence harder to locate. Witnesses move, memories fade, vehicles are repaired, and records can become more difficult to collect. Organizing [Car accident lawyer](#) the claim early can help preserve the information needed later.

When Should You Talk With a Puyallup Car Accident Lawyer?

Consider speaking with a personal injury attorney if the collision caused meaningful injuries, significant medical treatment, missed work, disputed fault, problems with insurance coverage, or questions about the value or handling of the claim.

[John Forsythe](#) has approximately 15 years of legal experience, including prior defense-side experience. His practice at Campbell Barnett PLLC emphasizes direct attorney communication and personal involvement in car accident and other injury matters. You can review the firm's [personal injury services](#) or [request a case evaluation](#) if you have questions about an accident in Puyallup or the surrounding Puget Sound area.

This article provides general information and is not legal advice. Insurance coverage, deadlines, liability, and available compensation depend on the facts of each case and the applicable policy and law.

John M. Forsythe Campbell Barnett PLLC 317 South Meridian Puyallup, WA 98371 (253) 848-3513 Injured in a car accident? Contact John Forsythe to discuss your case and learn about your legal options.