

## Compensation Checklist after Being Hit by an Uninsured Driver

The process for recovering compensation for your vehicle damages and medical expenses is different when the other driver doesn't have insurance coverage. Before you get started filing claims and making appointments, realize that you are going to have to lean heavily on your own insurance company to recover much of your damages.

The following checklist will help you keep track of what needs to be done in order to maximize your recovery as you repair your car and recover from your injuries.

CAR REPAIR COVERAGE OPTIONS FROM YOUR CAR INSURANCE POLICY	
<input type="checkbox"/>	Collision coverage
<input type="checkbox"/>	<a href="#">Uninsured motorist coverage</a> (in some cases will cover damage to your vehicle)
MEDICAL BILL COVERAGE OPTIONS FROM YOUR CAR AND HEALTH INSURANCE POLICIES	
<input type="checkbox"/>	<a href="#">PIP coverage</a> (\$10,000 - \$35,000)
<input type="checkbox"/>	Health insurance coverage
<input type="checkbox"/>	<a href="#">The Washington Crime Victims Program</a>
<input type="checkbox"/>	Uninsured motorist injury coverage

When you have an accident with an uninsured driver, a driver with bare minimum insurance coverage, a "ghost" driver that doesn't actually hit your car but causes you to swerve and crash into something, or a hit-and-run driver, you're typically on your own insurance coverage when it comes to seeking compensation.

Your uninsured/underinsured motorist coverage will cover your medical bills, as well as what is known as "pain and suffering" damages. This is compensation for the income you've likely lost from being out of work due to your injuries. The name "pain and suffering" also refers to the emotional damage that a serious car accident can bring about to you and your family as you deal with car repairs, injury recovery, and sometimes long-term or permanent conditions.

### Treat an Accident with Underinsured or Absent Drivers as You Would Any Other

- Get any contact info you can of the people involved in the crash.
- Try to obtain a license plate number and vehicle description of a ghost or hit-and-run driver.
- Talk to people in the area to see if they witnessed the crash, collect their contact information as witnesses.

If you have any questions about recovering compensation for your car repairs, medical bills, or pain and suffering, [contact Max Meyers Law](#) at 888-230-4970 for a FREE consultation.

\*For Washington State only. Some information may be different for those outside of Washington State.