



Crash Checklist: Essential Steps to Follow After an Accident

1. Gather Information:

- Collect comprehensive details from all individuals present at the accident scene.
- Obtain names, contact information, insurance details (carrier, policy number, agent's name and phone number), license plate numbers, and driver's license numbers.

2. Document the Scene:

- Take photographs of the accident scene promptly, including vehicle damage, skid marks, and the general scene before vehicles are moved (if possible).

3. Preserve Evidence:

- Secure all physical evidence found at the accident site. This includes any items relevant to determining fault or assessing damages.

4. Contact Your Insurance Company:

- Inform your insurance provider about the accident and report any injuries sustained. Follow their guidance on next steps.

5. Handle Recorded Statements Carefully:

- Understand what to communicate and avoid on any recorded statements provided to insurance companies or authorities.

6. Seek Medical Attention:

- Seek immediate medical care to officially document injuries and adhere to recommended treatment plans.

7. Financial Considerations:

- Identify responsible parties for covering medical costs and review options like medical liens or health insurance coverage.

8. Review Insurance Policies:

- Thoroughly review your auto insurance policy to understand coverage details and potential benefits.

9. Accident Report and Legalities:

- Obtain a copy of the accident report filed by law enforcement officers. Understand the legal implications and deadlines for filing claims.

10. Post-Accident Journal:

- Maintain a detailed journal documenting communications with insurance companies, medical providers, police officers, and witnesses.

11. Monitor Recovery and Expenses:

- Keep records of medical treatment, expenses related to appointments, and any lost earnings due to time off work.

12. Consultation and Settlement Offers:

- Evaluate any settlement offers carefully. Consult with legal and medical professionals to ensure they adequately cover current and future needs.

13. Vehicle and Repairs:

- Know where your vehicle is stored, responsibility for towing and storage fees, and coverage under your insurance policy for repairs.

14. Educate Yourself:

- Familiarize yourself with common tactics used by insurance agents. Be prepared for negotiations to protect your rights and interests.

15. Additional Considerations:

- Explore options like uninsured or underinsured motorist coverage, MedPay, or PIP coverage if applicable to your situation.