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Car Accident Checklist: What to Do and Document

Keep this checklist in your glove box or on your phone. In the stress after a crash it is easy to forget a detail that matters later for an insurance claim.

Name: _____ Date: _____ Case/claim no.: _____

At the scene: safety first

- [ ] Check yourself and passengers for injuries; call 911 if anyone is hurt
- [ ] Turn on hazard lights; move vehicles out of traffic if it is safe and allowed
- [ ] Call the police and ask for a report number
- [ ] Stay at the scene until it is appropriate to leave

Information to exchange

- [ ] Other driver's full name, phone number and address
- [ ] Driver's license number and state
- [ ] Insurance company name and policy number
- [ ] Vehicle make, model, color and license plate
- [ ] Owner's name if the driver does not own the vehicle
- [ ] Responding officer's name, badge number and report number

Photos and notes

- [ ] Damage to all vehicles, from several angles
- [ ] The whole scene: road, signs, signals, skid marks, debris
- [ ] Weather, lighting and road conditions
- [ ] Visible injuries
- [ ] Witness names and phone numbers
- [ ] Your own notes: time, location, direction of travel, what happened

In the days after

- [ ] See a doctor, even if you feel fine; some injuries appear later
- [ ] Notify your insurance company promptly
- [ ] Request a copy of the police report
- [ ] Keep a folder of medical bills, repair estimates, rental receipts and missed-work records
- [ ] Keep a short daily journal of pain and limits on activities
- [ ] Do not sign releases or give recorded statements to the other insurer before getting advice

Tips

- Do not apologize or say the accident was your fault at the scene; fault is decided later.
- Avoid posting about the accident on social media.
- Note the deadline to file a lawsuit in your state; look up your state's personal injury statute of limitations.

Official resources

Insurance Information Institute: Knowing what to do after an auto accident
https://www.iii.org/press-release/knowing-what-to-do-after-an-auto-accident-saves-lives-makes-filing-a-clai...

AARP: What to do after a car accident
https://www.aarp.org/auto/driver-safety/what-to-do-after-car-accident/

Notes