THE ULTIMATE CAR ACCIDENT CHECKLIST

Jonathan Perkins Injury Lawyers · 800perkins.com

Keep this in your glove compartment. Free case evaluations. *Se habla español.*
Call us 24/7: **203-601-6422**

Adrenaline hides pain and clouds judgment after a crash. These steps are ordered by time. Do the safety steps first; paperwork can wait until you're calm.

PHASE 1 · IN THE FIRST MINUTES, AT THE SCENE

1 STOP & STAY SAFE

- ❑ **Stop your vehicle.** Never drive away. Leaving can be a crime, even for minor damage.
- ❑ **Hazard lights on.** Set out flares or triangles if you have them.
- ❑ **Move to safety.** If drivable and blocking traffic, pull over. If not, leave it and get out of traffic.

2 CHECK FOR INJURIES & CALL 911

- ❑ **Check yourself, passengers,** then the other vehicle's occupants.
- ❑ **Call 911** if anyone is hurt, fluids are spilled, or there's any fire risk.
- ❑ **Don't move anyone** with neck or back pain unless in immediate danger. Wait for paramedics.
- ❑ **Ask the police to come** and file a report, even for a minor crash. Insurers often require one.

3 EXCHANGE INFORMATION

- ❑ **Other driver:** name, phone, address, and driver's license number.
- ❑ **Insurance & vehicle:** company + policy number; plate, make, model, color of every vehicle.
- ❑ **Witnesses:** names and numbers of anyone who saw it. They carry real weight.
- ❑ **Officers:** names, badge numbers, and how to get the report.

4 DOCUMENT EVERYTHING WITH YOUR PHONE

- ❑ **Vehicles:** wide shots showing positions, then close-ups of all damage.
- ❑ **Plates & documents:** the other driver's license and insurance card.
- ❑ **The scene:** road, signs, signals, skid marks, debris, weather, lighting.
- ❑ **A short video** panning the whole scene, plus a photo of your phone's clock for a timestamp.

THE WORDS THAT MATTER MOST

✔ WHAT TO SAY

› "Are you okay? Is anyone hurt?"
› "Let's exchange information."
› To police: only facts: where you were, your direction, what you saw.
› **"I'm not sure" is fine if you don't know how to answer some questions.**

✖ WHAT NOT TO SAY OR DO

✕ **"I'm sorry" / "My fault." Never admit fault.**
✕ "I'm fine." Injuries can surface hours later.
✕ Don't guess at speed, distance, or fault.
✕ Don't post about the crash online.

PHASE 2 · THE SAME DAY, WITHIN A FEW HOURS

5 SEE A DOCTOR TODAY

- ❑ **Get evaluated the same day,** even if you feel okay. Whiplash and concussions often appear 24–72 hours later.
- ❑ **Describe every symptom** and exactly how the crash happened. A gap in your coverage before your first visit is the #1 reason insurers deny injury claims.

6 NOTIFY YOUR OWN INSURER

- ❑ **Report promptly,** because many policies require notice within 24 hours. Stick to the facts.
- ❑ **In Massachusetts,** you must notify your insurer to receive PIP benefits, no matter who was at fault.

7 START YOUR ACCIDENT FILE

- ❑ **Keep everything in one place:** photos, police report number, names, receipts.
- ❑ **Write down what happened** in your own words while it's fresh.

8 CALL A CAR ACCIDENT LAWYER

- ❑ **Call before you talk to any insurer.** A free consultation helps you learn what your claim is really worth.
- ❑ **A lawyer handles the insurers**, preserves evidence, and calculates your full losses, like bills, lost wages, and pain & suffering.

→ ***Jonathan Perkins Injury Lawyers: free case evaluations, available 24/7. Call: 203-601-6422. Se habla español. No fee unless we win.***

IF THE OTHER DRIVER'S INSURER CALLS

✕ **Refer them to your attorney.** Just say "Please contact my attorney" and give the firm's name and number.
✕ **You are NOT required to give a recorded statement**. Politely decline until you've spoken to a lawyer.
✕ **Don't accept a quick settlement offer**, and don't sign anything (including medical releases) without understanding it.

SPECIAL SITUATIONS

SITUATION	WHAT TO DO
Hit-and-run	Call the police immediately. Note everything you can: partial plate, vehicle color and make, direction of travel. Your own uninsured-motorist coverage may apply.
Rideshare, delivery, or commercial vehicle	Collect the company name, driver info, and any trip or order details shown in the app or on the vehicle. Larger insurance policies are often involved.
The other driver is uninsured	In Massachusetts, uninsured-motorist coverage is required on every policy. In Connecticut, check your own policy, as you may be covered.
The other driver is from out of state	Still exchange full information and photograph their plate. Your claim generally follows the law of the state where the crash happened, not where they live.
You hit a parked or unattended vehicle	Leave a note with your name, number, and insurance, and report it to the police. Leaving without doing so can be treated as a hit-and-run.
You hit an animal (deer, etc.)	Pull over safely, call the police if there's injury or a road hazard, and photograph the damage. This is usually a comprehensive claim, not an at-fault accident.
Bad weather or icy roads	Weather doesn't automatically excuse fault. Document road and visibility conditions carefully with photos, as they matter for how the fault is assigned.
A multi-vehicle pileup	Get to safety first. Photograph every vehicle and exchange info with as many drivers as you can. Fault is often shared and disputed, so evidence is critical.
You were in someone else's car	Insurance usually follows the car, not the driver. Get the owner's policy details, and report to both the owner's insurer and your own.
You feel too shaken to think	That's a normal trauma response. Focus only on safety and calling 911. You can document details later, once you're calm and safe.
A minor crash with no visible damage	Still, document the scene and consider a medical check. Damage and injuries aren't always obvious right away.

CONNECTICUT VS. MASSACHUSETTS: KNOW YOUR STATE'S AUTO INSURANCE RULES

	CONNECTICUT	MASSACHUSETTS
Fault system	Fault-based. The at-fault driver pays for injuries and damage.	“No-fault.” Your own PIP coverage pays first, regardless of who caused it.
First-dollar coverage	You claim against the at-fault driver's insurer.	PIP pays up to $8,000 (medical bills + 75% of lost wages).
Suing the other driver	Allowed in the normal way for injuries and damage.	Only if medical bills exceed $2,000, or the injury is a fracture, permanent disfigurement, or loss of a body part, sight, or hearing.
Filing deadline	Generally, 2 years from the crash date.	Generally, 3 years from the crash date.
If you're partly at fault	Recover if 50% or less at fault; award reduced by your share.	Same 51% bar. Recover if 50% or less at fault; award reduced by your share.
Reporting	Report to police; notify insurer promptly.	File the RMV crash report within 5 days if there is no police report and no injury or damage over $1,000.

FILL THIS IN NOW AND KEEP IT IN YOUR CAR

The most useful checklist is the one already personalized before you need it. Fill these in today, print this page, and keep it with your registration.

My name: ______________________________

My insurer: ______________________________

Policy #: ______________________________

Plate #: ______________________________

Vehicle (yr/make/model): ______________________________

Doctor/clinic: ______________________________

Emergency contact: ______________________________

Blood type/allergies: ______________________________

This checklist is general information, not legal advice, and does not create an attorney-client relationship. Laws change, and every case is different. Consult Jonathan Perkins Injury Lawyers about your specific situation.