

Auto Accident Claim Checklist

Steps to take after a car accident in Colorado Springs

Based on Auto Accidents by McCormick and Murphy

1. Immediate Actions After an Accident

Prioritize safety and gather essential information at the scene.

- Ensure everyone's safety and check for injuries.
- Call 911 immediately if there are injuries or significant damage.
- Move vehicles out of traffic if safe to do so.
- Exchange contact and insurance information with other drivers.
- Identify and note down witness information.
- Take photos of the accident scene and vehicle damage.
- Do not admit fault at the scene.

2. Documenting the Accident

Create a detailed record of the incident.

- Obtain a police report if one was filed.
- Write down your recollection of events as soon as possible.
- List all visible injuries, even minor ones.
- Note any pain or discomfort experienced after the accident.
- Keep a log of all medical appointments and treatments.
- Record all expenses related to the accident (medical bills, repair costs, lost wages).

3. Dealing with Insurance Companies

Navigate communications with insurance adjusters carefully.

- Understand that insurance adjusters work for the insurance company.
- Be aware that recorded statements can be used against you.
- Avoid giving recorded statements without legal advice.
- Do not discuss the specifics of your injuries with the adjuster.
- Do not agree to a settlement offer without understanding its full implications.
- Consider having an attorney handle communications with the insurance company.

4. Seeking Medical Attention

Prioritize your health and well-being.

- Seek medical evaluation even if injuries seem minor.
- Follow your doctor's treatment plan diligently.

- Attend all scheduled medical appointments.
- Inform your doctor about all accident-related symptoms.
- Keep copies of all medical records and bills.

5. Understanding Your Rights

Know your legal standing after an accident.

- Understand that you may be entitled to compensation for damages.
- Be aware of the statute of limitations for filing a claim.
- Consult with an attorney to understand your options.
- Do not sign any documents without legal review.

6. Consulting with an Attorney

Get professional legal guidance.

- Contact an attorney specializing in auto accidents.
- Provide your attorney with all gathered documentation.
- Follow your attorney's advice regarding communication.
- Allow your attorney to negotiate with the insurance company.
- Discuss potential legal strategies with your attorney.

Resources & Further Reading

Use these pages while working through the checklist:

■ Home

<https://mccormickmurphy.com/>

■ About

<https://mccormickmurphy.com/about/>

■ Kirk McCormick

<https://mccormickmurphy.com/about/kirk-mccormick/>

■ James Murphy

<https://mccormickmurphy.com/about/james-murphy/>

■ Sample Case Result

<https://mccormickmurphy.com/about/sample-case-result/>

■ M + M in the community

<https://mccormickmurphy.com/about/m-m-in-the-community/>

■ Testimonials

<https://mccormickmurphy.com/about/testimonials/>

■ Practice Areas

<https://mccormickmurphy.com/practice-areas/>

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Protect your rights by carefully managing your interactions after a car accident.