

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 document the scene.

- Ensure everyone is safe and call 911 if there are injuries.
- Move vehicles out of traffic if safe to do so.
- Call the police to file an official report.
- Gather information from other drivers (name, contact, insurance, license plate).
- Identify and get contact information from witnesses.
- Take photos of the accident scene, vehicle damage, and any injuries.
- Note the date, time, and location of the accident.

2. Medical Attention

Seek necessary medical care promptly.

- Get immediate medical attention if injured, even if injuries seem minor.
- Follow all doctor's recommendations and attend follow-up appointments.
- Keep records of all medical treatments, bills, and expenses.

3. Dealing with Insurance Companies

Understand who you are dealing with and protect your claim.

- Do not speak to the other driver's insurance adjuster without legal advice.
- Remember the adjuster works for the insurance company, not you.
- Be aware that recorded statements can be used against you.
- Contact your own insurance company to report the accident.
- Provide only factual information to insurance adjusters.
- Avoid speculating about fault or liability.

4. Documenting Your Claim

Keep thorough records of everything related to the accident.

- Maintain a file for all accident-related documents.
- Keep copies of the police report.
- Organize all medical records and bills.
- Track all lost wages and income documentation.
- Record all vehicle repair estimates and invoices.

- Note down all expenses incurred due to the accident.

5. Understanding Your Rights

Know your legal options and what to expect.

- Understand that insurance adjusters aim to minimize payouts.
- Recognize that statements can be used to deny or reduce your claim.
- Consult with an attorney before speaking to insurance companies.
- Allow an attorney to handle communications with insurance adjusters.
- Understand the statute of limitations for filing a claim in Colorado.

6. Legal Consultation

Seek professional legal guidance for complex claims.

- Contact a law firm specializing in auto accidents.
- Discuss the details of your accident with an attorney.
- Understand the legal process for pursuing compensation.
- Ask about attorney fees and contingency arrangements.
- Let your attorney manage communications with insurance companies.

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/>

McCormick and Murphy | 929 W Colorado Ave, Colorado Springs, CO 80905
(719)-389-0400 | mccormickmurphy.com

Protect your rights by carefully managing communications with insurance companies after an accident.