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 to a safe location if possible and not obstructing traffic.
- ■ Exchange contact and insurance information with other drivers involved.
- ■ Document the scene with photos or videos if safe to do so.
- ■ Identify and note down witness information if any are present.

2. Reporting the Accident

Follow the proper procedures for reporting the incident to authorities and insurance.

- ■ Obtain a police report number if law enforcement responded.
- ■ Notify your own insurance company about the accident promptly.
- ■ Do not give a recorded statement to the other party's insurance adjuster without legal advice.
- ■ Be cautious about what you say to insurance adjusters.
- ■ Avoid admitting fault at the scene or to insurance representatives.

3. Seeking Medical Attention

Address any injuries, no matter how minor they may seem.

- ■ Seek medical evaluation even if you don't feel immediate pain.
- ■ Follow your doctor's treatment plan diligently.
- ■ Keep records of all medical appointments and treatments.
- ■ Understand that some injuries may not appear immediately.

4. Documenting Damages and Losses

Keep a detailed record of all accident-related expenses and impacts.

- ■ Photograph vehicle damage from multiple angles.
- ■ Get repair estimates for your vehicle.
- ■ Keep receipts for all related expenses (towing, rental car, etc.).
- ■ Track lost wages due to injury or recovery time.
- ■ Document any other expenses incurred as a result of the accident.

5. Dealing with Insurance Adjusters

Navigate interactions with insurance adjusters carefully.

- Understand that insurance adjusters work for the insurance company.
- Be aware that recorded statements can be used against you.
- Consult with an attorney before speaking extensively with the opposing insurance company.
- Do not sign any documents from the insurance company without legal review.
- Provide only factual information and avoid speculation.

6. Consulting Legal Counsel

Consider legal representation to protect your rights.

- Contact an attorney specializing in auto accidents.
- Discuss the details of your accident with your lawyer.
- Follow your attorney's advice regarding communication with insurance companies.
- Understand your legal rights and options.
- Let your attorney handle negotiations with the insurance company.

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

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- M + M in the community

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- Testimonials

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- Practice Areas

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