

After the Accident: What to Document



Snap the photos, save the paperwork, and write it down while it's fresh. Keep everything in one folder or one note on your phone.



Florida PIP: the 14-day rule. Get evaluated by a medical provider within 14 days of your accident to use your PIP benefits — even if you feel fine today.

1 AT THE SCENE

- ☐ Photos of every vehicle — all sides, damage, and license plates
- ☐ Photos of the scene — signs, skid marks, debris, road conditions
- ☐ Other driver's name, phone, license, and plate numbers
- ☐ Both drivers' insurance companies and policy numbers
- ☐ Police report number, officer's name, and witness contacts

3 YOUR INJURIES

- ☐ Photos of bruises, cuts, and seat belt marks — retake as they change
- ☐ Every area that hurts, even if it seems minor
- ☐ ER, urgent care, and discharge paperwork
- ☐ New symptoms as they appear — headaches, stiffness, and numbness can surface days later
- ☐ Dates of every medical visit, test, and imaging study

2 INSURANCE & CLAIM

- ☐ Claim numbers — yours and the other driver's
- ☐ Each adjuster's name, direct phone, and email
- ☐ A call log: the date, who you spoke with, and what was said
- ☐ Copies of every letter, email, and form you sign
- ☐ Receipts for towing, rental car, and repairs

4 HOW IT AFFECTS YOUR LIFE

- ☐ A daily journal: pain level (0–10) and where it hurts
- ☐ Sleep problems and missed work — dates, hours, lost pay
- ☐ Things you can't do or need help with — driving, chores, lifting, exercise
- ☐ Emotional effects — anxiety behind the wheel, irritability, stress
- ☐ Out-of-pocket costs — prescriptions, mileage to appointments, supplies

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General information only — not legal or medical advice. If you have severe pain, numbness, or a head injury, seek emergency care right away.