



The Complete Car Accident Action Guide

**What To Do. What To Avoid.
How To Protect Your Claim.**

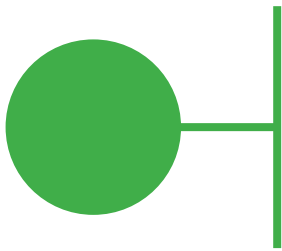
A simple step-by-step guide to protect your health, your rights, and your financial recovery.

AutoAccidentReport.com



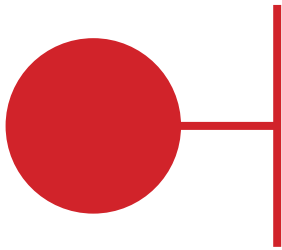
What To Do Immediately After a Car Accident

In the moments after a crash, what you do first matters. The right actions can protect your health, strengthen your claim, and prevent future headaches. Follow these steps to stay calm, stay safe, and stay in control.



DO THIS

- Check for injuries and call 911
- Move to safety
- Call police
- Exchange info
- Photograph everything
- Get witnesses



DO NOT

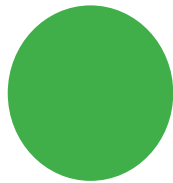
- Admit fault
- Argue
- Leave without documentation
- Skip medical care





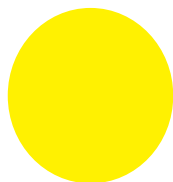
Documentation, Fault & Insurance

Your accident report is the foundation of your claim and is vital to get right and document as much as you can.



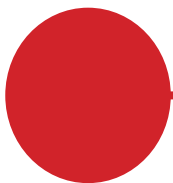
IT AFFECTS:

- Insurance payouts
- Fault determination
- Injury compensation
- Attorney evaluation



HOW TO GET IT:

- Identify responding agency (city police, sheriff, or state patrol)
- Request online, in person, or by mail
- Have date, location, names, and case number ready

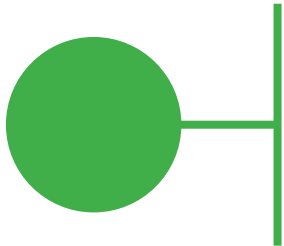


IF THERE'S AN ERROR

- Submit a supplemental statement
- Provide medical records or photos
- Request factual corrections

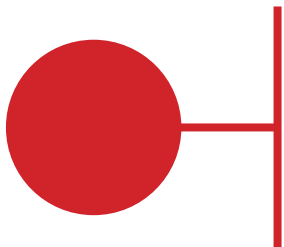
Police may not change opinions
but your version can be added.

Understanding Fault (And Why It Changes Everything)



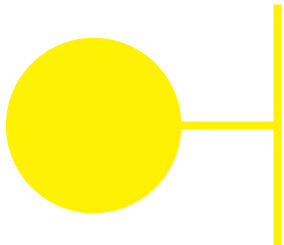
FAULT DETERMINES:

- Who pays
- How much you receive
- Whether you qualify for legal help



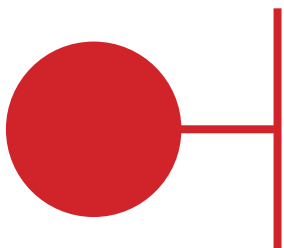
INSURANCE COMPANIES ANALYZE:

- Traffic laws
- Driver behavior
- Vehicle damage patterns
- Witness statements
- Police reports



SHARED FAULT MATTERS:

- If you're found 20% at fault, your compensation drops 20%.
- Remember, never admit fault at the scene.



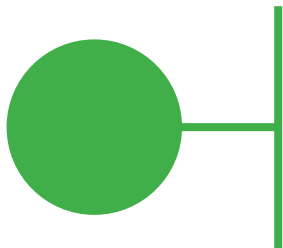
COMMON PATTERNS:

- Rear-end = trailing driver usually at fault
- Left turn crashes = failure to yield
- T-bone crashes = right-of-way issue
- Lane changes = unsafe merge



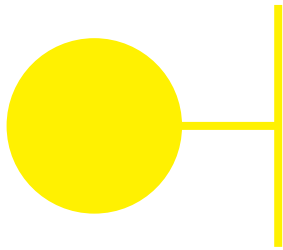
Filing Your Insurance Claim the Right Way

Speed and documentation matter.
File within 24–48 hours.



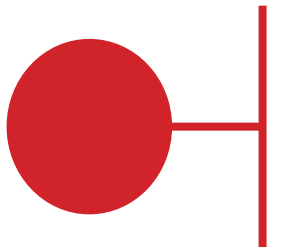
PROVIDE:

- Basic crash facts
- Photos
- Police report number
- Medical records
- Repair estimates



FIRST PARTY V THIRD PARTY

- First-party = your insurer
- Third-party = at-fault driver's insurer
- Often, using your own coverage is faster.



IF YOUR CLAIM IS DENIED

You can:

- File an appeal
- Submit additional documentation
- Request regulatory review





How to Deal With Insurance Adjusters

Insurance adjusters are trained negotiators.

Their goal?

Close your file for the lowest defensible amount.



WHAT TO SAY:

- Basic facts only
- “I’m still receiving medical evaluation”



WHAT NOT TO SAY:

- “I’m fine.”
- “It was probably my fault.”
- Guesses about speed or timing



WHY EARLY OFFERS ARE BAD

Injuries like:

- Whiplash
- Concussions
- Soft tissue damage

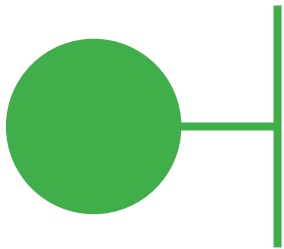
Often worsen days later.

Once you sign, you usually cannot reopen your claim.

The Claim Process & Protecting Evidence

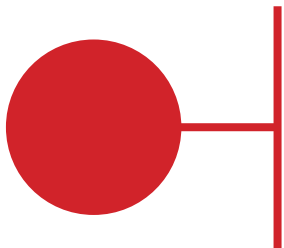
Wait Until Maximum Medical Improvement (MMI)

Settling before MMI can eliminate compensation for future treatment.



STRONG CLAIMS ARE BUILT ON:

- Immediate medical treatment
- No treatment gaps
- Organized documentation
- Preserved vehicle damage
- Accurate accident reports

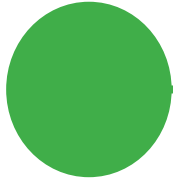


KEEP:

- Medical records
- Bills
- Pain journal
- Communication log

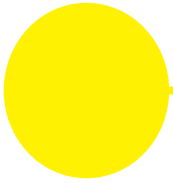


The Claim Process & Protecting Evidence



IF INVOLVED IN A HIT & RUN::

- Call police immediately
- Photograph debris and paint transfer
- Look for cameras
- File a report within 24 hours



INSURANCE OPTIONS:

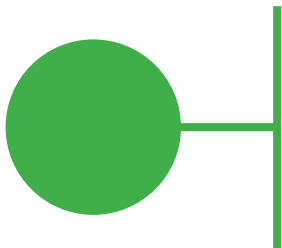
- Uninsured Motorist (UM)
- Collision coverage
- MedPay / PIP

Solve rates are low – early documentation matters.



Medical & Emotional Recovery

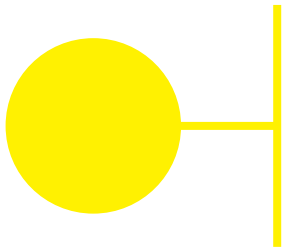
Not all injuries show up immediately.
Document treatment — it supports both recovery and compensation.



DELAYED SYMPTOMS:

- Headaches
- Neck stiffness
- Numbness
- Dizziness
- Abdominal pain

Seek medical care within 72 hours.



PTSD IS REAL:

Watch for:

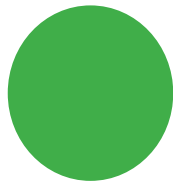
- Flashbacks
- Avoidance
- Sleep problems
- Anxiety





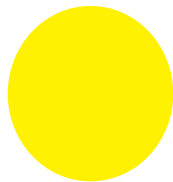
The Settlement Process Explained

Most cases settle — not go to trial.



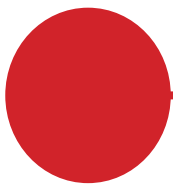
INSURANCE CONSIDERS:

- Medical bills
- Lost wages
- Severity of injury
- Fault percentage
- Risk of lawsuit



A REASONABLE SETTLEMENT:

- Covers all medical expenses
- Accounts for lost income
- Includes pain and suffering
- Reflects long-term impact

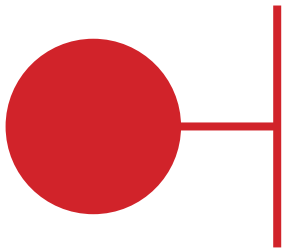


CONSIDER LEGAL HELP WITH:

- Serious injuries
- Disputed fault
- Denied claim
- Low settlement offer

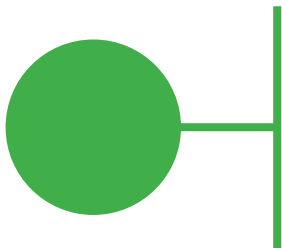
Your Next Smart Move

Every claim begins with one document:
Your accident report.



WITHOUT IT:

- Insurance stalls
- Fault disputes drag out
- Attorneys can't evaluate your case



DO NOT

- Locate your crash report
- Help you access it
- Connect you with qualified professionals
- Guide you through next steps

There is no obligation.



Start your accident journey here:
<https://autoaccidentreport.com>