

The Car Accident Checklist

What to do, in order, so nothing gets missed

Most people handle the car. Almost nobody handles their body. This is the list, start to finish.

Presented by Fibers Neurological Institute

RIGHT NOW: AT THE SCENE

- ☐ **Call 911.** Even for a fender bender. It gets first responders out and starts an official record.
- ☐ Move to a safe spot if the cars are drivable and you are able. Hazard lights on.
- ☐ Check on everyone in your car and the other car.
- ☐ **Do not refuse medical attention just because you feel fine.** If paramedics come, let them look at you.
- ☐ Stay at the scene until police say you can go.

If anyone has hit their head, passed out, is confused, has chest pain, trouble breathing, numbness, weakness, or heavy bleeding, tell 911 right away. That is an emergency, not a wait and see.

BEFORE YOU LEAVE: GET THE REPORT

- ☐ **Ask the officer to write a police report.** Get the report number before you leave.
- ☐ Get the officer's name and badge number.
- ☐ If police do not come out, ask how to file a report yourself. Do it the same day.

Exchange with the other driver

- ☐ Full name and phone number
- ☐ Insurance company and policy number
- ☐ Driver's license number
- ☐ License plate and vehicle make, model, color
- ☐ Their address

Get from anyone else

- ☐ Names and numbers of any witnesses
- ☐ Names and numbers of anyone riding in either car

BEFORE YOU LEAVE: PHOTOGRAPH EVERYTHING

- ☐ All four sides of both cars, close up and far back

- ☐ License plates on both cars
- ☐ The damage, from several angles
- ☐ The inside of your car, including deployed airbags
- ☐ The whole scene, wide shot, showing where the cars ended up
- ☐ Skid marks, debris, broken glass
- ☐ Traffic signs, signals, and lane markings
- ☐ Road and weather conditions
- ☐ The other driver's insurance card and license
- ☐ Any visible injuries

Take more photos than you think you need. You cannot go back for them later.

TODAY OR TOMORROW: START THE CLAIM

- ☐ **Call your insurance company** and open a claim. Do this even if the other driver was at fault.
- ☐ Write down your claim number.
- ☐ Ask when an appraiser will look at the damage.
- ☐ Ask what your policy covers for a rental car.
- ☐ Save every receipt: towing, rental, rideshare, parking.

Keep a simple log

Start a note on your phone. Every day, write down:

- ☐ How you slept
- ☐ Anything that hurts or feels off
- ☐ Work you missed
- ☐ Appointments, calls, and who you spoke to

THE ONE EVERYONE SKIPS: GET EVALUATED

You handled the car. Now handle you.

- ☐ **See a medical provider.**

Fibers Neurological Institute is a Florida practice focused on brain, spine, and nerve injuries from trauma. Call **786-522-9825** or start with the intake form at **intake.neurofibers.com** so someone looks at you.

Here is why this matters. Adrenaline is a painkiller your body makes for free, and it wears off. Neck, back, and head injuries from a crash often do not show up for days. People walk away from a wreck feeling okay and cannot turn their head a week later.

An evaluation is not the same as going to the emergency room. It is a provider looking at you, listening to what happened, and documenting where you are starting from.

- ☐ **In Florida, there is generally a 14 day window after a crash to get initial medical care.** Confirm how it applies to you with your own insurer. Do not sit on it.
- ☐ If you already went to the ER and were sent home with little guidance, that is not the end. Follow up.
- ☐ Tell the provider everything, even the small stuff. Headaches, trouble sleeping, trouble focusing, ringing ears, numbness, mood changes.

THE FOUR CALLS

Most people make three of these. Make all four.

1. **911** so first responders come and a record starts
 2. **Police** so there is a report
 3. **Insurance** so a claim opens and an appraiser sees the damage
 4. **A doctor** so someone looks at you. Fibers Neurological Institute, 786-522-9825, or intake.neurofibers.com
-

KEEP IN YOUR GLOVE BOX

Fill this out now, before you need it.

My insurance company _____

My policy number _____

Insurance claims phone _____

My doctor _____

Fibers Neurological Institute **786-522-9825** intake.neurofibers.com

Emergency contact _____

Allergies and medications _____

NOT SURE WHAT TO DO NEXT?

That is the hard part. Knowing where to go and what level of care makes sense.

TraumaDrama is the number to call. We are the outreach side of Fibers Neurological Institute, a Florida practice focused on brain, spine, and nerve injuries from trauma. We will help you figure out your next step and connect you with our medical team.

Message us at **traumadrama.ai**

Call **786-522-9825**

Start your intake at **intake.neurofibers.com**

More at **neurofibers.com**

This checklist is general information, not medical or legal advice, and it does not guarantee any insurance outcome. For an emergency, call 911. Confirm your own coverage with your insurer.