

MyInsuranceExpress.com Auto Insurance Claims Checklist

Step-by-Step Guide to Simplify Your Auto Claim

1. Ensure Safety First

- Move to a safe location if possible
 - Check for injuries and call 911 if necessary
 - Do not leave the scene of the accident
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2. Document the Accident

- Take photos of all vehicles involved (front, back, sides)
 - Capture the accident scene, road conditions, and any relevant traffic signs
 - Note the time, date, and location of the accident
 - Collect contact information of all drivers, passengers, and witnesses
 - Exchange insurance information with the other driver(s)
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3. File a Police Report

- Contact local authorities if required
 - Obtain a copy of the police report for your records
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4. Notify Your Insurance Company

- Call your insurance provider as soon as possible
- Provide:
 - Policy number
 - Date and time of the accident

- Description of damage and injuries
 - Ask about next steps for filing your claim
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5. Submit Your Claim

- Complete any claim forms required by your insurer
 - Attach supporting documentation:
 - Photos of vehicle damage
 - Police report (if applicable)
 - Witness statements (if any)
 - Repair estimates or invoices
 - Keep copies of all documents
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6. Work with the Adjuster

- Schedule a vehicle inspection with the insurance adjuster
 - Be honest and detailed when explaining the accident and damage
 - Provide any requested documentation promptly
 - Keep notes of all conversations (dates, names, summaries)
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7. Review Settlement

- Review your settlement offer carefully
 - Verify it covers all repairs and/or replacement costs
 - Ask for clarification on any discrepancies
 - Negotiate or provide additional evidence if needed
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8. Repair Your Vehicle

- Choose a licensed, reputable repair shop

- Keep all receipts and invoices for reimbursement
 - Notify your insurer of any additional damage discovered during repairs
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Tips for a Faster Claim

- Report the accident immediately
 - Keep all records organized in a dedicated folder
 - Respond promptly to insurer requests
 - Document everything—photos, receipts, conversations
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Common Pitfalls to Avoid

- Delaying reporting the accident
 - Providing incomplete or unclear documentation
 - Not keeping copies of important documents
 - Ignoring policy coverage limits
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Pro Tip: The more organized and thorough you are, the faster your auto claim can be resolved.