After a crash: your first-hour checklist

Crashes are stressful and the details fade fast. Keep this on your phone or in your glovebox and tick things off as you go. Do what you safely can; skip what you cannot.

1 Right now

- [ ] **Check for injuries.** Call 911 if anyone is hurt, unresponsive, or if you are unsure.
- [ ] **Get to safety.** If cars can move and it is safe, pull out of traffic. Turn on hazard lights.
- [ ] **Stay at the scene** until police say you may leave. Leaving can create serious problems.
- [ ] **Do not move** anyone who may have a neck or back injury unless there is immediate danger (fire).
- [ ] **Ask for medical help** for anything that hurts, even a little. Adrenaline can hide pain.

2 Get the police involved

- [ ] Call 911 or the non-emergency line so a report is made.
- [ ] Write down the **officer name, badge number and agency**.
- [ ] Ask for the **report number** and how and when you can get a copy.
- [ ] Describe what you saw in plain facts. Do not guess at speeds or distances.
- [ ] Crash-reporting rules differ by state (see the box below); the officer can tell you how they apply.

3 Collect information (use your phone)

- [ ] Other driver: **name, phone, address**
- [ ] Driver license number and state
- [ ] **Insurance company and policy number** (photo of the card)
- [ ] License plate, make, model, color of each vehicle
- [ ] Names and contact info of passengers and **witnesses**
- [ ] **Photos**: all vehicles from several angles, damage, plates, the whole scene
- [ ] Photos of road signs, signals, skid marks, debris, weather
- [ ] Photos of any visible injuries (repeat over the next days)
- [ ] Exact **location, date and time**; lighting; weather
- [ ] Video: slow walk around the scene, if safe

4 Same day

- [ ] **Get checked by a medical professional**, even if you feel okay. Some injuries show up hours or days later.
- [ ] Tell your own insurer about the crash as your policy requires.
- [ ] Write down what happened while it is fresh: sequence, who said what.
- [ ] Start keeping every receipt, bill and record in one folder.

5 Next days

- [ ] Follow medical advice and keep appointments.
- [ ] Keep a simple **pain and symptom journal**.
- [ ] Note missed work and extra costs (rides, prescriptions, repairs).
- [ ] Save the claim number and every adjuster name and call date.
- [ ] Be careful what you post about the crash online.

Who to report to, by state

STATE	NOTIFY POLICE	WRITTEN REPORT
TN	Injury, death or damage of $50 or more: immediately (Tenn. Code Ann. 55-10-106)	Owner/Driver Report to the Tennessee Department of Safety within 20 days; damage over $1,500, or injury or death (55-10-107)
AL	Injury or death: immediately (Ala. Code 32-10-5)	Report to the state within 30 days; injury, death or damage over $250 (Ala. Code 32-7-5)
OK	Injury or death: immediately (47 O.S. 10-107)	Report to the Department of Public Safety if injury, death or damage over $3,000 (from Nov. 1, 2026) and not settled in 6 months; none if everyone exchanges information with no injury (47 O.S. 10-108)
SC	Injury or death: immediately (S.C. Code 56-5-1260)	Report to the SC Department of Motor Vehicles within 15 days; injury, death or damage of $1,000 or more, when no officer investigated (56-5-1270)

Want help organizing? Our free crash journal and medical bills organizer has tables for all of this. A real person can also call you back and, if you want, connect you with a participating attorney near you: no obligation. Participating attorneys pay CrashFirst a set fee for each connection, fixed when we connect you. It never changes with what happens in your case or whether you hire anyone.

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