Talking to the insurer: information card

General tips on what to collect and how to keep records when you deal with an insurance company after a crash. This card is about organizing facts. It does not tell you what to say, what to agree to, or what your rights are.

1 Have ready before the call

- [ ] Your **claim number** and policy number
- [ ] Date, time and place of the crash
- [ ] Police report number and agency
- [ ] The other driver and insurer details you collected
- [ ] Photos, repair estimate, medical visit dates (only what you want to refer to)
- [ ] Pen, paper or this card, and a quiet place

2 Write down on every call

- [ ] Date and time; how long it lasted
- [ ] Name, title, direct phone and email of the person
- [ ] Company and claim number
- [ ] What was asked, in your own words
- [ ] What they said will happen next, and **by when**
- [ ] Any document or deadline they mention

3 Records to keep

- [ ] Every letter, email, text and portal message
- [ ] Forms you receive and anything you send
- [ ] Dates mailed and how (note tracking numbers)
- [ ] A copy of anything you sign
- [ ] Your folder or the crash journal, in date order

4 Questions you can ask them

- [ ] What is the status of my claim?
- [ ] Who is my adjuster and how do I reach them?
- [ ] What information or documents do you still need?
- [ ] Can you send that request to me in writing?
- [ ] What are the next steps and the timeline?

5 Good habits

- [ ] It is fine to take time to read anything before you respond.
- [ ] Keep to facts you know. It is okay to say "I do not know" or "I will check".
- [ ] Ask what a form is for before you complete it.
- [ ] Keep a calm, polite tone and keep notes of the call.

Questions about your rights, fault, what to say, signing a release, or settlement amounts? Those are legal questions for a licensed attorney in your state. We cannot answer them. If you would like a call back from a real person who can connect you with a participating attorney near you, visit crashfirst.com. Free, no obligation.

MY CALL NOTES

Date / time _____ Phone / email _____

Person / company _____ Follow-up by _____

Claim no. _____ Next step _____

_____

_____

General information, not legal advice. CrashFirst is not a law firm and does not give legal advice or recommend an attorney. **Attorney review pending.** You never pay CrashFirst. Insurance rules vary by company, policy and state. Read your policy for its own notice and cooperation terms.