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Clean Claim Packet Checklist

A step-by-step worksheet for building an indexed auto-crash claim file

OPERATIONAL CHECKLIST

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Educational notice

Public-interest education and claim-organization material only. This toolkit is not legal advice and does not create an attorney-client relationship. Law, policy language, deadlines, insurance structures, liens, and release consequences vary by jurisdiction and claim. Verify current primary authority and obtain professional review when appropriate.

Purpose

Use this checklist to turn scattered crash material into a clean, indexed, evidence-supported claim file. The goal is to preserve the record, identify unresolved issues, and make later evaluation easier. This is an organizational sequence, not a substitute for jurisdiction-specific deadlines or legal advice.

How to use this checklist

- Create one master claim folder with subfolders matching the seven tabs below.
- Save documents with a date and short description; preserve originals when appropriate.
- Keep a separate deadline calendar; do not treat the timing labels in this checklist as legal deadlines.
- Use the exhibit index to number supporting records before sending a demand, mediation statement, or review packet.
- Do not sign a release until the Pre-Release Coverage Audit Worksheet has been completed and unresolved red flags have been addressed.

Stage 1 - Preserve

Done	Task	Notes
[ ]	Obtain appropriate medical evaluation and follow recommended care.	
[ ]	Photograph vehicle damage, scene conditions, injuries, road layout, debris, traffic controls, and visible bruising or wounds.	
[ ]	Preserve dashcam, phone video, security video, business surveillance, nearby traffic-camera leads, and other time-sensitive evidence.	
[ ]	Identify witnesses and save names, contact information, and any statements.	
[ ]	Save the incident/report number, officer name, agency, and report-request information.	
[ ]	Preserve towing, storage, repair, valuation, and vehicle-location information.	

Done	Task	Notes
[ ]	Begin a symptom, activity, expense, and event chronology.	
[ ]	Keep receipts and proof of out-of-pocket losses.	

Stage 2 - Investigate

Done	Task	Notes
[ ]	Request the crash report and supplements.	
[ ]	Identify all vehicles, drivers, owners, employers, principals, and possible business-use facts.	
[ ]	Investigate commercial, delivery, rideshare, work-use, contractor, or other responsibility layers when facts suggest them.	
[ ]	Request and organize applicable policy information, declarations, endorsements, limits, and excess or umbrella information where appropriate.	
[ ]	Identify claimant-side MedPay/PIP, UM/UIM, collision, rental, towing, roadside, health, disability, or other benefits that may matter.	

Stage 3 - Document

Tab 1 - Crash & Evidence

Done	Task	Notes
[ ]	Crash report and incident information saved.	
[ ]	Photos of all vehicles saved.	
[ ]	Scene/roadway/traffic-control evidence saved.	
[ ]	Witness information preserved.	
[ ]	Video evidence identified or preserved.	
[ ]	Tow, storage, repair, total-loss, and valuation records included.	
[ ]	Admissions, citations, diagrams, or relevant official narratives identified.	

Tab 2 - Liability & Responsible Parties

Done	Task	Notes

Done	Task	Notes
[ ]	Driver conduct and safety-rule facts summarized.	
[ ]	Vehicle ownership and permission documented.	
[ ]	Employer/business-use facts investigated.	
[ ]	Rideshare, delivery, contractor, principal, or other responsible-party questions documented.	
[ ]	Comparative-fault allegations recorded with supporting and contrary evidence.	

Tab 3 - Medical & Damages

Done	Task	Notes
[ ]	Emergency and hospital records obtained.	
[ ]	Provider records organized by date.	
[ ]	Medical bills separated from medical records and tracked by billed/paid/balance amounts.	
[ ]	Treatment gaps, prior conditions, delayed symptoms, or causation issues identified honestly.	
[ ]	Future-care recommendations, restrictions, impairment, or referrals included if available.	
[ ]	Lost income or wage proof collected.	
[ ]	Property loss, rental, towing, storage, diminished value, and out-of-pocket losses tracked.	
[ ]	Human-damages examples recorded with specific dates or examples where possible.	

Tab 4 - Coverage Map

Done	Task	Notes
[ ]	At-fault driver liability coverage identified.	
[ ]	Vehicle-owner coverage investigated if different.	
[ ]	Employer/commercial/business-use coverage investigated when facts support the inquiry.	
[ ]	Excess or umbrella coverage investigated where appropriate.	
[ ]	Claimant MedPay/PIP status recorded.	
[ ]	Claimant UM/UIM or similar first-party rights identified and preservation requirements reviewed.	

Done	Task	Notes
[ ]	Collision/rental/towing/roadside coverage recorded.	
[ ]	Health insurance and reimbursement sources recorded.	
[ ]	Coverage disputes, reservations, incomplete disclosures, and unresolved questions logged.	

Tab 5 - Claim Conduct & Correspondence

Done	Task	Notes
[ ]	Every key call, email, letter, upload, portal message, and claim event logged by date.	
[ ]	Written requests and proof of delivery preserved.	
[ ]	Insurer responses and requested information tracked.	
[ ]	Delays, denials, duplicate requests, incomplete disclosures, or changing positions logged.	
[ ]	Offers, settlement pressure, and proposed release language preserved.	

Deadline Calendar

Done	Task	Notes
[ ]	Applicable limitation periods researched and calendared.	
[ ]	Government/public-entity notice deadlines checked if relevant.	
[ ]	MedPay/PIP/no-fault or benefit deadlines checked if relevant.	
[ ]	UM/UIM notice, consent, exhaustion, arbitration, or preservation requirements checked.	
[ ]	Policy proof-of-loss or contractual time limits checked.	
[ ]	Lien/reimbursement procedures and litigation deadlines tracked where applicable.	

Tab 6 - Liens & Reimbursement

Done	Task	Notes
[ ]	Provider/hospital lien questions identified.	
[ ]	Health-plan reimbursement questions identified.	
[ ]	Medicare/Medicaid issues identified if applicable.	

Done	Task	Notes
[ ]	Workers' compensation or ERISA issues identified if applicable.	
[ ]	Collection or offset claims identified.	
[ ]	Estimated settlement distribution updated.	

Stage 4 - Present

Done	Task	Notes
[ ]	Executive summary is concise and fact-supported.	
[ ]	Crash chronology cites supporting exhibits.	
[ ]	Responsibility analysis identifies supported theories and unresolved disputes.	
[ ]	Medical chronology connects treatment, symptoms, diagnosis, recovery, and ongoing limits.	
[ ]	Economic damages table reconciles to bills and proof.	
[ ]	Coverage map is not limited to the first disclosed liability limit.	
[ ]	Request or demand states the next action sought and an appropriate response date.	
[ ]	Exhibit index is complete, numbered, and easy to follow.	

Stage 5 - Audit Before Release

Done	Task	Notes
[ ]	Coverage investigation is sufficiently complete for the settlement decision.	
[ ]	Treatment, prognosis, future care, and unresolved medical questions are sufficiently understood.	
[ ]	Liens, reimbursement, and other claims against proceeds are identified.	
[ ]	Any UM/UIM or other first-party rights affected by settlement have been reviewed.	
[ ]	Release identifies exactly who and what is being released.	
[ ]	Release effect on other claims, coverages, property damage, liens, indemnity, confidentiality, and future payment is understood.	
[ ]	Expected net recovery after liens, reimbursements, fees, costs, and unpaid bills has been	

Done	Task	Notes
	calculated.	
[ ]	Professional review has been obtained if red flags remain.	

Exhibit Index Starter

Exhibit	Date	Description	Source / notes
A-__			
B-__			
C-__			
D-__			
E-__			
F-__			
G-__			
H-__			
I-__			
J-__			
K-__			
L-__			

Final Notes / Unresolved Issues

Issue	Next action	Owner / contact	Target date