

The Glove Box Checklist

If you're reading this at the scene: you're okay. Follow the steps.

PRINT IT · FOLD IT · KEEP IT IN YOUR GLOVE BOX

THE 10 STEPS

- 1 Stay calm. Assess the situation.** Don't argue, don't admit fault. Not even "I'm sorry."

- 2 Move to safety. Check for injuries.** See a doctor even if you feel fine. Adrenaline hides pain.

- 3 Call 911. Report crash and injuries.** Ask for police. The report becomes key evidence.

- 4 Photograph everything.** Use the shot list below. You cannot take too many pictures.

- 5 Write down the other driver's details.** Use the lines on this card. Photograph their cards too.

- 6 Get driver and witness contacts.** Names and numbers, on the spot. Witnesses vanish fast.

- 7 Give police your name and insurance.** Be honest. Don't guess. Don't accept blame.

- 8 Tow it if it can't be driven.** Ask us about a free rental car (no deposit) and a trusted body shop.

- 9 Get the accident report.** Ask the officers how. Note the report number on this card.

- 10 Call your insurer. File the claim.** The no-fault form has a 30-day clock. Say less to the other insurer.

PHOTO SHOT LIST

- Damage to both cars, from every angle
- Both license plates
- Wide shots of the whole scene, from a few steps back
- Traffic lights, signs, skid marks, weather
- Your injuries, if you can see them
- Their license, insurance card, and registration

SAY LESS

- Don't admit fault. Don't say "I'm sorry."
- Don't guess about what happened. Stick to facts with police.
- Don't give the other insurer a recorded statement.
- Don't sign anything or take a quick check at the scene.

Share only your name, your insurance company, and your policy number.

WRITE IT DOWN

THE CRASH

DATE _____ TIME _____

LOCATION _____

OTHER DRIVER

NAME _____

PHONE _____

PLATE _____ CAR _____

INSURANCE CO. _____

POLICY # _____

WITNESSES

NAME _____

PHONE _____

NAME _____

PHONE _____

POLICE

OFFICER _____

BADGE # _____ REPORT # _____

10 DMV crash report (form MV-104) if
DAYS anyone was hurt or any one
person's damage tops \$1,000.

30 No-fault (PIP) application. This is
DAYS what pays your medical bills and
lost pay.

90 Notice of Claim if a city vehicle or
DAYS city property was involved.

3 Most New York injury lawsuits
YEARS must be filed within 3 years.

These are general New York timelines, not legal advice. Your deadline may be different and can be shorter. That is exactly why you should get advice now, not later.

Free case check: (347) 526-1246

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