Insurance Claims Checklist

Use this checklist to protect yourself after an accident, organize your claim, and avoid common documentation mistakes that can create problems later.

This checklist is designed for drivers who just had an accident and need a simple, organized way to track the claim from the scene through repairs. Keep a copy with your accident file and check items off as you complete them.

Before Leaving The Scene

- ■ Check for injuries and call 911 if anyone may be hurt
- ■ Move to a safe location if possible
- ■ Call police if required or if there is disagreement
- ■ Photograph all vehicles involved
- ■ Photograph license plates and VIN labels
- ■ Photograph insurance cards and driver licenses
- ■ Get names and phone numbers of witnesses
- ■ Write down location, time, and road conditions
- ■ Save dashcam footage if available
- ■ Do not admit fault or guess about what happened

Within The First 24 Hours

- ■ Open the insurance claim
- ■ Write down the claim number
- ■ Record the adjuster name and phone number
- ■ Start a communication log
- ■ Save tow receipts and storage information
- ■ Save rental car paperwork if provided
- ■ Take more photos in daylight if needed
- ■ Write a short summary of what happened while it is fresh
- ■ Save all emails and text messages
- ■ Create an accident file folder

Before Repairs Begin

- ■ Get a copy of the insurance estimate
- ■ Get a copy of the shop estimate if available
- ■ Take complete photos before repairs start
- ■ Ask whether hidden damage may be found during teardown
- ■ Ask who handles supplements with the insurance company
- ■ Ask whether OEM repair procedures will be reviewed
- ■ Ask whether scans or calibrations may be needed
- ■ Understand your rental coverage and limits
- ■ Save any repair authorization documents
- ■ Do not throw away the original estimate

During Repairs

- ■ Save every supplement estimate
- ■ Save photos of additional damage if provided
- ■ Track rental extensions and denials
- ■ Document parts delays
- ■ Record every conversation with insurer and shop
- ■ Ask for updates in writing when possible
- ■ Save messages about repair delays
- ■ Ask what changed from the original estimate
- ■ Watch for disputes over hidden damage
- ■ Keep all receipts for out-of-pocket costs

After Repairs Are Complete

- ■ Save the final repair order
- ■ Save the final invoice
- ■ Save warranty paperwork
- ■ Save scan reports if provided
- ■ Save calibration documentation if provided
- ■ Photograph completed repairs
- ■ Compare final invoice to the original estimate
- ■ Ask what supplements were approved
- ■ Keep all claim documents together
- ■ Do not discard paperwork after pickup

EstiVerify Pro Tip: Speaking With State Farm?

When speaking with a State Farm claims representative, always ask for their alias and record it in your communication log along with the date and time of the conversation.

State Farm representatives are often identified internally by their alias rather than their full name. Having the alias can help verify who you spoke with if questions arise later about claim decisions, approvals, supplements, rental extensions, or status updates.

Communication Log

Date	Time	Person / Company	What Was Discussed

Your Accident File Folder

Recommended folder structure: Photos, Estimates, Supplements, Insurance, Rental, Repair Records, Medical, and Correspondence.

Received an insurance estimate?
Upload it for a Free Estimate Score at EstiVerify.com/upload-your-estimate