

Accident Documentation Guide

Everything You Should Save Before, During, and After Your Insurance Claim

The strongest insurance claims are built on good documentation. Knowing what to save, what to photograph, and what to request can make it easier to understand your claim, resolve questions, and protect yourself if issues arise later.



DOWNLOAD INSURANCE CLAIMS CHECKLIST



1 Why Documentation Matters

Most drivers assume the insurance company, repair shop, and rental company keep everything. Sometimes they do—sometimes they don't.

Your documentation becomes your record of what actually happened. Think of your claim file as the story of your accident.

If a disagreement comes up months later, those documents may become incredibly important.



EstiVerify Pro Tip

Take your own photographs before repairs begin. Once repairs start, the original condition of the vehicle can never be photographed again.

TOP DOCUMENTATION MISTAKES WE SEE After 40 Years In The Industry

❌ 1

Not taking photos before the vehicle is towed or disassembled.

❌ 2

Throwing away the original estimate or early versions.

❌ 3

Not saving supplement estimates.

❌ 4

Not documenting conversations and promises in writing.

2 Build Your Claim File

Create and keep a complete file from start to finish.



ACCIDENT

- ✓ Police Report
- ✓ Claim Number
- ✓ Other Driver Information
- ✓ Witness Information
- ✓ Photos
- ✓ Videos
- ✓ Scene Diagram (if available)



INSURANCE

- ✓ Original Estimate
- ✓ Every Supplement
- ✓ Total Loss Paperwork
- ✓ Rental Approvals
- ✓ Rental Denials
- ✓ Emails
- ✓ Text Messages
- ✓ Adjuster Notes (if provided)



REPAIR SHOP

- ✓ Repair Authorization
- ✓ Repair Updates
- ✓ Final Invoice
- ✓ Warranty
- ✓ Scan Reports
- ✓ Calibration Reports
- ✓ Parts Replaced
- ✓ Before & After Photos



OTHER ITEMS

- ✓ Rental Agreement
- ✓ Rental Extensions
- ✓ Towing Receipts
- ✓ Receipts (expenses)
- ✓ Medical Records
- ✓ Proof of Payments
- ✓ Correspondence



EstiVerify Pro Tip

Save everything—no matter how small it seems. The document that feels unimportant today might be the one that matters most later.



3 Photos That Matter

Good photos tell the story no one else can see.



BEFORE TOWING

- Overall scene from a distance
- Vehicle positions
- Traffic lights and signs
- Roadway conditions
- Debris and skid marks
- Other vehicle damage
- License plates



FOUR CORNER SHOTS

Take four corner shots to document the full 360° of the vehicle.



Left Front
(front & driver side)



Right Front
(front & passenger side)



Left Rear
(rear & driver side)



Right Rear
(rear & passenger side)



DETAIL PHOTOS

Take clear photos of:

- All known damage
- VIN label (door jamb)
- Odometer
- Wheels and tires
- Suspension (if visible)
- Airbags (deployed or not)
- Interior damage
- Warning lights on



DURING REPAIRS

- Hidden damage
- Parts removed
- Structural damage
- Supplement damage
- Repair progress
- Replacement parts



AFTER REPAIRS

- Entire vehicle
- Four corner shots again
- Paint match
- Panel alignment
- Interior condition
- Dashboard
- Odometer



Pro Tip: Left Side vs. Right Side

Left and right are always determined as if you are sitting in the driver's seat. The driver's side is the left side of the vehicle. The passenger side is the right side of the vehicle.

For four corner photos, take: left front, right front, right rear, and left rear. Each photo should show both the front and side or the rear and side of the vehicle. Together, these photos create a full 360-degree view of the vehicle.



Pro Tip: Photograph Existing Damage

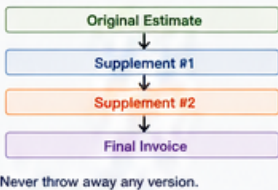
Also photograph any damage you already know was on the vehicle before the accident. This helps show whether any new damage occurred during towing, storage, or while the vehicle was in the shop's possession.



EstiVerify Pro Tip: More photos now can prevent questions later. When in doubt, take the photo.

4 Save Every Estimate

Each document tells part of the repair story.



Never throw away any version.

5 Build A Communication Log

Write it down. Don't rely on memory.

Date	Time	Who (Name/Title)	Company	Phone	What Was Discussed	Promises Made	Follow-Up Needed

EstiVerify Pro Tip: When speaking with State Farm, ask for the representative's alias. Write it in your communication log with the date and time.

6 Create A Digital Claim Folder

Organize your documents in folders for easy access.

- 01_Accident Photos
- 02_Insurance
- 03_Rental
- 04_Repair Shop
- 05_Medical
- 06_Receipts
- 07_Final Repairs

7 Downloadable Resources

Helpful tools to keep you organized and informed.

- Insurance Claims Checklist (PDF)
- Photo Guide (PDF)
- Communication Log (PDF)
- First Steps After A Crash (PDF)
- Rental Car Questions After An Accident (PDF)



Have You Received An Insurance Estimate?

Understanding the estimate is often the next major step after organizing your documentation. Upload your estimate and receive a Free Estimate Score to identify potential missing repair items before making important claim decisions.

GET YOUR FREE ESTIMATE SCORE →



I Just Had An Accident



First Steps After A Crash



Insurance Claims Checklist



Accident Documentation Guide (You Are Here)



Received An Insurance Estimate?



Free Estimate Score & Next Steps