

■ Nevada Accident & Injury-Claim Checklist

(For fender-benders or minor crashes)

■ At the Scene

- ■ Stay calm, move to a safe place if possible.
- ■ Check for injuries — call 911 if anyone is hurt.
- ■ Exchange info: Name, phone, driver's license, insurance, plate number.
- ■ Take photos of both vehicles (all sides), license plates, and street signs/intersection.
- ■ Get witness names & contact info (if any).
- ■ Do not admit fault — just describe facts.
- ■ If police aren't called and damage looks over \$750 or someone's injured → file DMV Form SR-1 within 10 days.

■ Right After the Accident

- ■ Notify your insurance company within 24–48 hours.
- ■ Send a short written summary + photos (see sample message).
- ■ Keep a copy of everything you send.

■ If the Other Driver Later Claims Injury

- ■ Do not ignore it. Tell your insurer immediately.
- ■ Do not contact the other driver — refer them to your insurer.
- ■ Forward any letters, texts, or legal papers to your adjuster.
- ■ Keep a record of who you spoke with and when.

■ Medical & Personal Steps

- ■ Get a quick medical check-up (even if you feel fine).
- ■ Keep receipts and doctor notes.
- ■ Note any pain, stiffness, or headaches in a journal.

■ Follow-Up & Closure

- ■ Save all claim numbers and adjuster contact info.
- ■ Check in every 2–3 weeks for updates.
- ■ Keep copies of police/DMV reports, insurance emails, and final closure or settlement letters.

■ Remember

- ■ Injuries can be claimed even with no visible damage.
- ■ Your insurance company is your legal shield — let them handle everything.
- ■ Keep communication brief, factual, and documented.