



Car Accident Settlement Negotiation Readiness Checklist

1. Liability and Fault

- ☐ Obtain and review the police report.
- ☐ Gather evidence that shows who caused the accident.
- ☐ Identify any traffic tickets issued.
- ☐ Collect statements from witnesses.

2. Medical Treatment and Injuries

- ☐ Complete medical treatment or reach a point where future care is clear.
- ☐ Gather all medical records related to the accident.
- ☐ Organize and total your medical bills.
- ☐ Obtain doctor notes about future treatment, if needed.

3. Financial Losses and Property Damage

- ☐ Collect proof of missed work or lost income.
- ☐ Document reduced ability to work, if applicable.
- ☐ Keep vehicle repair estimates or invoices.
- ☐ Track out-of-pocket expenses related to the accident.

4. Pain, Recovery, and Daily Impact

- ☐ Take photos showing injuries and healing over time.
- ☐ Keep notes about pain levels and recovery progress.
- ☐ Document how injuries affect daily activities.
- ☐ Gather statements from family members or coworkers, if available.

5. Insurance Coverage Review

- ☐ Confirm the at-fault driver's insurance limits.
- ☐ Review your own uninsured or underinsured motorist coverage.
- ☐ Identify any medical payments coverage.
- ☐ Note any umbrella or excess insurance policies.

6. Claim Value Review

- ☐ Calculate the total value of your damages.
- ☐ Identify a reasonable settlement range.
- ☐ Decide on the lowest settlement amount you would accept.
- ☐ Review the strengths and weaknesses of your claim.

7. Settlement Demand Preparation

- ☐ Prepare key points for discussions.
- ☐ Anticipate common insurance arguments.
- ☐ Decide when to make counteroffers.
- ☐ Consider the next steps if negotiations fail.

9. Legal Deadlines and Requirements

- ☐ Confirm the statute of limitations.
- ☐ Identify and track any medical or insurance liens.
- ☐ Notify medical providers if required.
- ☐ Monitor court filing deadlines if litigation becomes necessary.