



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.