INSURANCE IQ | FREE CHECKLIST

The First 24 Hours After a Loss

What to do right away after a car accident or home damage, from a claims adjuster.

Car Accident

The first steps at the scene and after

- ☐ **Get safe first.** Check for injuries and call 911 if anyone is hurt. Move out of traffic if you can do it safely.
- ☐ **Call the police.** Ask for a report, even for a minor accident. Write down the officer's name and report number.
- ☐ **Exchange information.** Names, phone numbers, insurance company, policy number, license plate, and vehicle make and model.
- ☐ **Take lots of photos.** Wide shots of both cars and where they stopped, both plates, damage, traffic signs, and road conditions.
- ☐ **Get witness contacts.** Name and phone number before they leave. Save any dash cam footage right away.
- ☐ **Stick to the facts.** Be kind, but don't guess or discuss who was at fault. Let the investigation decide.
- ☐ **Report it to your insurer.** Call promptly and write down your claim number.
- ☐ **Get checked out if you're hurt.** Even minor pain. Delays in treatment can raise questions later.

Home or Property Loss

Fire, water, storm, or theft

- ☐ **Get safe first.** If the home isn't safe, leave. Shut off water, power, or gas only if you can do it safely.
- ☐ **Photograph before cleanup.** Photos and video of every room and all damage before you move or throw anything out.
- ☐ **Prevent more damage.** Stop leaks, cover openings, and tarp if safe. Keep every receipt for supplies and repairs.
- ☐ **Keep damaged items.** Don't throw anything away until your adjuster has seen it or said it's okay.
- ☐ **Report the claim.** Call your insurer promptly, get your claim number, and ask what happens next.
- ☐ **Start a damaged-items list.** Item, age, where you bought it, and rough cost. Add receipts or photos if you have them.
- ☐ **Save living-expense receipts.** If you can't stay home, keep hotel, meal, and travel receipts. Ask if your policy covers them.
- ☐ **Keep a call log.** Date, time, name, and what was said for every call about your claim.

Want the full step-by-step?

Get the complete guides: What to Do After a Car Accident and What to Do After a Property Loss.
www.dlsconsul10solutions.com

Disclaimer: This checklist is general educational information only. It is not legal advice, and it does not create a representation or advisory relationship on any specific claim. Every policy and situation is different, so always review your own policy and follow the instructions of your insurance company. For legal questions, consult a licensed attorney. In an emergency, call 911.

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