

The 72-Hour Accident Checklist

The critical steps every Arizona accident victim must take in the first 72 hours — before signing anything, calling any attorney, or speaking to any insurance company.



The decisions you make in the first 72 hours will determine the outcome of your entire case. Most victims don't know this until it's too late. This checklist was built to protect you.

72

CRITICAL HOURS

25+

YEARS EXPERIENCE

1,000s

CASES REVIEWED

100+

AZ PROVIDERS

**PHASE 1 — MINUTES 1 TO 60****At the Scene: Protect the Evidence**

What you do in the first hour is the foundation of your entire case.

**Call 911 Immediately**

Always request police, even for minor crashes. An official police report is non-negotiable documentation.

**Photograph Everything**

All vehicles, license plates, road conditions, skid marks, traffic signs, and any visible injuries.

**Collect Witness Information**

Get full name, phone number, and a brief recorded video statement if they are willing.

**Exchange Information Only**

Get name, insurance carrier, policy number, license plate, and driver's license from the other driver.

**Do NOT Admit Fault**

Do not say "sorry," "I didn't see you," or "I'm fine." These statements can be used against you legally.

**Request the Police Report Number**

Ask the responding officer for the report number and their name before leaving the scene.

**The Adrenaline Trap — Read This Before You Leave the Scene**

Adrenaline masks pain. You may feel completely fine at the scene and be in severe pain within 24–48 hours. Never tell the police, the other driver, or an insurance adjuster that you are "fine." Say: "I need to be evaluated by a medical professional."



PHASE 2 — HOURS 1 TO 24

Medical: Get Documented Immediately

Great medical care is not the same as great legal documentation. You need both.



Seek Medical Attention Today

Go to the ER, urgent care, or an injury specialist. Every day you wait is a day the insurance company uses against you.



See an Injury Specialist, Not Just the ER

ERs clear you of life-threatening issues. They routinely miss soft tissue injuries, whiplash, and concussions.



Tell the Doctor Everything

Report every symptom, no matter how minor. If it isn't in the medical record, it legally didn't happen.



Confirm Your Provider Handles PI Cases

Ask: "Do you treat patients on medical liens for personal injury cases?" Not all providers do.



Do NOT Miss Any Appointments

Gaps in treatment are the #1 tool insurance companies use to argue your injuries weren't serious.



Start a Daily Pain Journal

Write down your pain levels, limitations, and how the injury affects your daily life every single day.



PHASE 3 — HOURS 24 TO 48

Legal & Insurance: Know Before You Sign

The first attorney you speak with should not automatically become your attorney. Slow down.



Notify Your Own Insurance

Report the accident to your own carrier. Do not give a recorded statement — just report the incident.



Decline Any Recorded Statement

The other driver's insurance company will call. Politely decline any recorded statement until you have representation.



Do NOT Accept a Quick Settlement

Any early offer is designed to close your case before you know the full extent of your injuries. Once signed, it's permanent.



Do NOT Sign a Blank Medical Authorization

This gives the insurance company access to your entire medical history. They will use past conditions against you.



Verify Policy Limits Before Hiring Anyone

Nobody can tell you the value of your case until the at-fault driver's policy limits are confirmed.



Interview More Than One Attorney

You are the client. You are allowed to speak with multiple attorneys before signing a retainer agreement.



Protect Your Case Going Forward

Lock down your digital footprint and build your paper trail.



Set All Social Media to Private

Insurance companies actively monitor your profiles. Do not post anything about your life, activities, or the accident.



Preserve All Evidence

Back up all photos, videos, and communications related to the accident to a secure cloud location.



Check Your Policy for UM/UIM Coverage

Confirm you have Uninsured/Underinsured Motorist coverage. If the at-fault driver has no insurance, this is your only protection.



Ask About Lien Reduction Strategy

Before signing with any attorney, ask: "What is your strategy for reducing my medical liens?" This directly impacts your take-home amount.



Do Not Discuss the Case Publicly

Do not talk about the accident, your injuries, or your case with anyone other than your attorney and medical providers.



Get an Unbiased Second Opinion

Consult with an unbiased industry expert who has no financial stake in which attorney or doctor you choose.



The "Never Do" List — Protect Yourself From Day One

- ✗ Never say "I'm sorry" or "I'm fine" at the scene
- ✗ Never give a recorded statement to any insurance company
- ✗ Never accept the first settlement offer without consulting an attorney
- ✗ Never sign a blank medical authorization form
- ✗ Never post about your accident or activities on social media
- ✗ Never choose an attorney based on a billboard or TV ad alone
- ✗ Never skip or delay medical appointments — gaps destroy cases
- ✗ Never assume the biggest law firm is the best fit for your case

YOUR NEXT STEP

Don't Make Another Move Without Talking to Dr. Jeff.

25 years inside the personal injury ecosystem. No attorney to push. No doctor to sell. Just the truth about your case — and the best path forward for you.

GET A FREE CASE REVIEW

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This checklist is for educational purposes only and does not constitute legal or medical advice. Every accident case is unique. Consult with a qualified attorney and medical provider for guidance specific to your situation.