

BASIC AUTO ACCIDENT CHECKLIST

1) The Accident

a) What happened?

- i) Was there an accident?
- ii) Was there bodily injury?
- iii) Was there property damage?

b) Who caused the injuries?

i) Who was the driver of the car the potential client was in?

(1) Liability insurance

- (a) Do they have auto liability insurance?
- (b) What are the limits for each policy?
- (c) Do they have CGL or homeowners insurance?
- (d) What are the limits for each policy?

(2) UM insurance

- (a) Do they have UM insurance?
- (b) What are the UM limits?
- (c) Do they live with anyone else?
- (d) Does anyone they live with have a separate policy?
- (e) For each such policy, what are the UM limits?

(3) Medical payments insurance

- (a) Do they have medical payments insurance?
- (b) What are the limits?
- (c) How many autos are on the policy?

ii) Who was the owner of the car the potential client was in?

(1) Liability insurance

- (a) Do they have separate auto liability insurance?
- (b) What are the limits for each separate policy?
- (c) Do they have separate CGL or homeowners insurance?
- (d) What are the limits for each separate policy?

(2) UM insurance

- (a) Do they have separate UM insurance?
- (b) What are the UM limits for each separate policy?
- (c) Do they live with anyone else?
- (d) Does anyone they live with have a separate policy?
- (e) For each such policy, what are the UM limits?

(3) Medical payments insurance

- (a) Do they have medical payments insurance?
- (b) What are the limits?

- (c) How many autos are on the policy?
 - iii) Was more than one car involved?
 - (1) As to each car
 - (a) Who was the driver?
 - (b) Was the owner different from the driver?
 - (c) Who was the owner?
 - (d) What is the relationship between the owner and driver? (This may provide some clue as to whether or not the use is permissive, although the actual analysis can be so complicated and fact specific that an initial interview may not provide a sound setting for such an inquiry)
 - (2) As to each driver and owner
 - (a) Do they have auto liability insurance?
 - (b) What are the limits?
 - (c) Do they have CGL or homeowners insurance?
 - (d) What are the limits?
 - c) Who was hurt
 - i) UM insurance
 - (1) Do they have UM insurance?
 - (2) What are the UM limits?
 - (3) Who do they live with?
 - (4) Does anyone they live with have a separate policy?
 - (5) What are they UM limits for each person they live with?
 - ii) Medical Payments
 - (1) Do they have medical payments insurance?
 - (2) What are the medical payments limits?
 - (3) How many cars are insured under the policy?
- 2) The Injuries
 - a) Bodily Injury
 - i) Is there physical injury?
 - ii) Is there mental anguish?
 - iii) Is there lasting physical harm?
 - b) Medical Payments
 - i) What medical bills were actually incurred?
 - ii) Were there any write-offs or discounts?
- 3) The Property Damage
 - a) For each potential defendant
 - i) Do they have auto liability insurance?
 - ii) What are the property damage limits?
 - iii) Do they have CGL or homeowners insurance?
 - iv) What are the limits?
 - b) Is there physical injury to or destruction of tangible property?
 - c) Is there loss of use of tangible property that has not been physically injured?
- 4) Are two people residents of the same household? (Sample questions)
 - a) Are they related?
 - b) Are some of the people in the same residence related?
 - c) Do they intend to continue living together?

- d) How long and how often have they been living together?
- e) Do they have a designated room in the same residence?
- f) Do they store clothes in the same residence?
- g) Do they get mail at the same address?
- h) Do they store unused belongings at the same residence?
- i) How were tax returns filed?
- j) Are they registered to vote at the same address?
- k) Where are bills sent?
- l) Do others try to reach them at the same number?
- m) How is the telephone answered?
- n) Do they share custody of any children?
- o) Do their children ever stay at the same residence?

John J. Rasmussen founded the Insurance Recovery Law Group, PLC. You can read more about his practice at www.insurance-recovery.com. You can contact him at jjr@insurance-recovery.com