COURTESY OF DUDLEY CHIROPRACTIC, ACUPUNCTURE AND FUNCTIONAL MEDICINE

Automobile Accident Injury Recovery & Claim Workbook

Your working file for everything that matters after a collision:
your injuries, your treatment, your insurance, and your claim.

How to use this packet

Keep this with you from the day of your accident through the day your claim is resolved. Fill in the Quick Reference page first, then add to the logs as you go. The more completely you document your injuries, treatment, and expenses, the stronger your recovery and your claim will be.

Write things down as they happen. Memory fades, and details that seem obvious now are easy to forget weeks later. A well-kept record is one of the most useful things you can have if your claim is ever questioned.

THIS PACKET BELONGS TO

Name _____

Date of accident _____

Phone _____

*Provided as a free resource by Dudley Chiropractic, Acupuncture and Functional Medicine. If you were recently in an accident and have not yet been evaluated, call **704-663-2010**. We see accident patients the same day or next day.*

Quick Reference

The information you will need most often, in one place. Fill this in first and keep it handy for phone calls.

Accident

Date and time _____

Police report # _____

My auto insurance

Company _____

Policy # _____

Claim # _____

MedPay limit _____

Adjuster / phone _____

Other driver's insurance

Company _____

Claim # _____

Adjuster / phone _____

My attorney (if any)

Name / firm _____

Phone _____

Email _____

Case / file number _____

Paralegal / contact _____

My treating providers

ER / urgent care _____

Primary care _____

Chiropractor _____

Imaging / radiology _____

Physical therapy _____

Specialist _____

Other _____

Key North Carolina Deadlines and Rules

General information, not legal advice. Talk to a licensed North Carolina attorney about your specific situation.

Notify your insurer quickly

Most auto policies require you to notify your insurer of the accident within a short window, often around 30 days. Do it in writing and keep a copy.

Three-year deadline to file suit

North Carolina generally allows three years from the crash date to file a personal injury lawsuit. Settlement talks do not pause this deadline.

MedPay pays regardless of fault

If you carry medical payments coverage on your own policy, it covers accident-related medical bills up to your limit, no matter who caused the crash. Limits commonly run $1,000 to $10,000.

Contributory negligence

North Carolina is one of a few states where, if you are found even partly at fault, you may be barred from recovering from the other driver. Careful documentation and legal representation matter.

Medical liens and the 50% cap

Providers may claim against your settlement for unpaid bills. North Carolina caps certain provider liens at 50% of the recovery after attorney's fees. Track who billed you, who paid, and the balance.

Step-by-Step Checklist

Work through these in order. Check each one off as you go.

- ■ Get evaluated, even if you feel okay. Soft tissue and disc injuries often do not show on ER imaging and can take days to appear.
- ■ See a chiropractor who handles auto injuries within 24 to 72 hours.
- ■ Notify your auto insurer in writing. Confirm your MedPay coverage and limit.
- ■ Save all accident documentation: police report, photos, the other driver's information, ER paperwork.
- ■ Tell your provider up front if an attorney is or may be involved.
- ■ Start your symptom journal today. Early entries carry the most weight.
- ■ Keep every appointment. Gaps in care can be used against you.
- ■ Track every bill and payment so liens do not surprise you at settlement.
- ■ Keep copies, not originals. Never send original records to the at-fault insurer.
- ■ Watch your deadlines: notify your insurer promptly and remember the three-year limit to file suit.

Accident Details

Fill this in as soon as you safely can. These details are hard to reconstruct later.

When and where

Date _____

Time _____

Location / intersection _____

Weather / road conditions _____

What happened

Describe the accident in your own words while it is fresh: direction of travel, speed, what you saw, point of impact.

_____

Other driver

Name _____

Phone _____

License plate _____

Vehicle make / model _____

Driver's license # _____

Police and Witnesses

Police report

Report number _____

Officer name _____

Agency _____

Date requested _____

Witnesses

Anyone who saw the accident. Their account can matter, especially given North Carolina's contributory negligence rule.

Name 1 / phone _____

Name 2 / phone _____

Photos taken

Check what you have. If you missed any, take them when you can.

- ■ All vehicles, all angles
- ■ Damage close-ups
- ■ Traffic signals / signs
- ■ License plates
- ■ The scene and road
- ■ Your visible injuries

Insurance and MedPay

Record your own coverage and the other driver's. Check your declarations page to confirm your MedPay limit, and notify your insurer in writing. Provide copies, never originals, to the at-fault insurer.

My Auto Insurance

Company _____ Adjuster _____

Policy # _____ Phone _____

Claim # _____ Email _____

Date opened _____ MedPay limit _____

Date notified _____ MedPay coverage?

■ Yes ■ No ■ Not sure

Communication log — my insurer

Date	Who / how	What was discussed

Other Driver's Insurance

Company _____ Driver name _____

Policy # _____ Adjuster _____

Claim # _____ Phone _____

Date opened _____ Email _____

Communication log — other driver's insurer

Date	Who / how	What was discussed

Daily Symptom and Pain Journal

Fill in a row each day, especially early on. This is one of the most valuable records you can keep. It shows how the injury actually affected your life, which is exactly what gets questioned later. Note pain on a 0 to 10 scale, what hurt, and what you could not do.

Date	Pain 0-10	What hurt / symptoms	What I couldn't do	Sleep

Make copies of this page if you need more room. Consistent daily entries early in your recovery carry the most weight.

Treatment and Appointment Log

Record every appointment with every provider. Gaps in treatment can be used to argue your injuries resolved or were unrelated to the crash, so keep your appointments and keep this current.

Date	Provider	What was done	Next appt.	Miles

Mileage to and from medical appointments may be reimbursable as part of your claim. Track it.

Medical Bills and Payments Tracker

Track every bill: who billed you, how much, where it was submitted, whether it was paid, and what balance remains. Unpaid balances can become liens against your settlement, so keeping this current protects you at the end of the process.

Provider	Date	Amount	Submitted to	Paid?	Balance

Lost wages count too. If you missed work, keep a separate note of the dates, hours, and pay rate, and ask your employer for written confirmation.

Notes

Anything else worth remembering: questions that come up, things people told you, dates that matter.

If you have not been evaluated yet, call us. We see accident patients the same day or next day.

Dudley Chiropractic, Acupuncture and Functional Medicine | 301 South Broad Street, Mooresville, NC 28115 | 704-663-2010 | dudleychiro.com

This workbook is general information, not legal or medical advice. Laws and policies vary and change. For advice about your specific situation, consult a licensed North Carolina attorney and a qualified healthcare provider.