THE FOSTER FIRM

AFTER THE CRASH

The Georgia Car Accident Survival Guide

What to Do, What to Avoid, and When to Call a Lawyer

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THE FOSTER FIRM

Important Disclosure

THIS BOOK IS NOT LEGAL ADVICE: This book is provided exclusively for general informational and educational purposes. It is a do-it-yourself guide, period. It does not provide legal advice, does not apply legal principles to your particular facts, and is not a substitute for advice from a qualified attorney who has reviewed your situation.

Reading this book, downloading it, completing its worksheets, contacting The Foster Firm, or sending information to the firm does not create an attorney-client relationship. An attorney-client relationship is created only through a written agreement signed by the client and the law firm.

Every collision and every insurance claim is different. Deadlines, insurance terms, medical issues, available evidence, and the people or businesses involved can affect what should be done. Rules and procedures may change. Do not rely on this book to calculate a deadline, determine the value of a claim, decide whether to sign a document, or decide whether to accept or reject an offer.

If you are experiencing a medical emergency, call 911 or seek appropriate medical care. Nothing in this book is medical advice. Follow the recommendations of your licensed healthcare professionals.

The examples in this book are illustrations only. Names and scenarios are fictional or generalized. Past results do not guarantee a similar outcome. The Foster Firm makes no promise about the result of any matter.

You may use the checklists and worksheets for your personal organization. Before sending documents, statements, photographs, recordings, or other materials to an insurer or another person, consider whether you should first consult an attorney.

A note about location

The Foster Firm is based in Atlanta, Georgia. This guide is written for a general audience and intentionally does not quote statutes, regulations, code provisions, or court decisions. If your collision occurred outside Georgia, consult an attorney licensed in the appropriate state.

A Word From Keith and Arnice

A car crash can turn an ordinary day into a confusing mix of pain, phone calls, paperwork, missed work, transportation problems, and worry. People are often expected to make important decisions while they are still shaken. We wrote this guide to slow the moment down and give you a calm place to begin.

Our goal is not to frighten you or persuade you that every fender-bender requires a lawsuit. Some people can organize and present a straightforward claim on their own. Others discover that the injuries, disputed facts, medical treatment, insurance communications, or financial consequences are more complicated than they first appeared.

This book gives you a practical system for gathering information, protecting your credibility, communicating carefully, and recognizing when you may be moving beyond do-it-yourself territory. It intentionally does not teach legal strategy or tell you what your individual claim is worth. Those judgments require a careful review of the facts.

OUR PROMISE: We will speak plainly, treat people with dignity, and tell you when a situation deserves a closer look. You should never feel pressured to make a major decision before you understand it.

Use this book as an organizer. Write down what happened. Keep your records together. Ask questions. Take care of your health. And if the process becomes confusing, adversarial, or simply too heavy to carry alone, call The Foster Firm.

Keith Foster and Arnice Foster
The Foster Firm

How to Use This Guide

You do not have to read every page in order. Begin with the section that matches where you are now.

If the crash just happened

- Read Chapters 1 through 4.
- Complete the Crash Information Worksheet.
- Preserve photographs, video, contact information, and physical items.
- Get appropriate medical attention.

If the insurance calls have started

- Read Chapters 6 through 10 before giving detailed information.
- Start the Communication Log.
- Keep copies of every letter, email, estimate, bill, and form.
- Do not sign what you do not understand.

If you are considering settlement

- Read Chapters 11 through 16.
- Make sure you understand the full effect of the collision on your health, work, transportation, and daily life.
- Ask what the document ends and whether the decision can be undone.
- Consider having an attorney review the situation before you sign.

THE GUIDING RULE: Be truthful, be consistent, be organized, and do not guess. If you do not know, say you do not know. If you need time to review something, ask for time.

Contents

Worksheets and Quick-Reference Tools

CHAPTER 1

The First Hour: Safety Before Paperwork

Your first job is not to build a claim. Your first job is to protect people from further harm and get the right assistance.

Pause and assess

A collision creates noise, confusion, and adrenaline. Before moving around traffic or approaching another vehicle, look for immediate hazards. If anyone may be injured, request emergency assistance. If the vehicle is in a dangerous location and can be moved safely, follow the directions of emergency personnel or appropriate authorities.

Do not minimize symptoms because you feel embarrassed, rushed, or worried about inconveniencing someone. You also do not need to diagnose yourself at the scene. Describe what you actually feel: pain, dizziness, confusion, numbness, nausea, stiffness, weakness, or another symptom. Avoid dramatic conclusions and avoid pretending everything is fine.

Stay calm and factual

Arguments at the scene rarely solve anything. Exchange necessary information, cooperate with emergency responders, and avoid debating blame. Stress can make memory unreliable. A confident statement made in the moment may later turn out to be incomplete or wrong.

Immediate priorities

- Move to a safe position if possible.
- Call for emergency or police assistance when appropriate.
- Check yourself and passengers for symptoms.
- Identify the vehicles and people involved.
- Begin preserving basic information without interfering with safety.

DO NOT GUESS: If you are unsure how the crash occurred, say that you are shaken and will provide accurate information after you have had a chance to collect yourself.

CHAPTER 2

Before You Leave the Scene

A few organized minutes at the scene can prevent days of confusion later.

Collect the essentials

Obtain the other driver's name, contact information, driver and vehicle information, and insurance details. Photograph the information when appropriate instead of relying only on handwriting. Identify passengers, pedestrians, commercial vehicles, rideshare vehicles, and anyone who says they saw what happened.

If police or other authorities respond, note the agency and any report or event number you are given. Do not assume that every detail will appear in a report. Your own careful record still matters.

Notice the full environment

The vehicle damage is only part of the story. Notice lane markings, traffic signals, signs, road construction, debris, weather, lighting, skid marks, nearby businesses, homes, parking lots, and cameras. A camera that exists today may not keep footage for long.

Before leaving, if safe and possible

- Confirm that you have the other driver's information.
- Photograph all vehicles from multiple angles.
- Capture the wider roadway and traffic controls.
- Ask witnesses for contact information.
- Save the responding agency and report information.
- Arrange safe transportation if your vehicle should not be driven.

COMMERCIAL VEHICLE ALERT: If a delivery truck, work vehicle, bus, rideshare vehicle, or other commercial operation is involved, the investigation may be more complex. Consider contacting a lawyer promptly.

CHAPTER 3

Photographs, Video, and Witnesses

Good evidence shows context. It does not merely show a close-up of a dent.

Create a visual story

Take wide photographs that show the overall scene, medium photographs that show vehicle positions and surroundings, and close photographs that show damage and relevant details. Photograph all sides of every involved vehicle when safe. Include license plates, deployed airbags, broken glass, interior damage, child seats, personal property damage, fluid or debris on the road, and visible physical injuries.

A short, slow video can capture relationships that individual photographs miss. Narrate sparingly. Avoid angry commentary, accusations, jokes, or speculation. Your goal is preservation, not performance.

Witnesses can disappear

A witness may leave before police arrive or may be difficult to locate later. Ask for the person's full name, phone number, email address, and a brief description of what the person observed. Do not coach the witness or ask the witness to take your side. Preserve the person's own words.

Evidence to preserve

- Original photo and video files, not only screenshots.
- Dashcam footage and its full surrounding time period.
- Nearby business or doorbell camera locations.
- Damaged clothing, glasses, phones, child seats, and other items.
- Towing, storage, and repair documents.
- Names and contact information for witnesses.

ACT PROMPTLY: Some digital recordings are overwritten automatically. If important footage may exist, ask an attorney about preservation before it disappears.

CHAPTER 4

When Symptoms Appear

Your health is not a claims project. Get appropriate care because you need appropriate care.

Adrenaline can mask discomfort

Some people feel pain immediately. Others notice stiffness, headaches, sleep disruption, anxiety, concentration problems, or increasing pain later. Pay attention to changes. Seek emergency care for urgent concerns and follow up with appropriate medical professionals for ongoing symptoms.

Tell providers how the collision occurred, where you hurt, when symptoms began, and how the symptoms are changing. Be complete and accurate. Do not exaggerate. Do not omit prior injuries or medical conditions because you fear they will “hurt the claim.” Medical professionals need truthful history to make sound decisions.

Follow-through matters

Missed appointments and unexplained gaps can affect both recovery and how others understand your situation. If cost, transportation, work, caregiving, or another obstacle interferes with treatment, document the obstacle and discuss options with the provider. Do not simply disappear from care.

Health record habits

- Save discharge instructions and referrals.
- List each provider and appointment date.
- Record medications and significant side effects.
- Follow restrictions or ask the provider to clarify them.
- Keep a brief, honest record of symptoms and function.
- Request correction of significant factual mistakes in your history.

MEDICAL EMERGENCY: New or worsening symptoms can require urgent attention. Call 911 or seek appropriate medical care. This guide cannot evaluate symptoms.

CHAPTER 5

Build Your Accident File

A strong file is not a mountain of random paper. It is a reliable timeline with supporting records.

Create one home for everything

Use a physical binder, a secure digital folder, or both. Name files consistently. A simple naming pattern such as “2026-08-20 Emergency Room Bill” makes documents easier to find than “IMG_4837” or “scan final 2.” Back up irreplaceable photographs and records.

Organize by category

Suggested folders

- Crash report and scene information.
- Photographs, video, and witness information.
- Vehicle, towing, rental, and repair documents.
- Medical providers, records, bills, and prescriptions.
- Insurance policies, letters, emails, and claim information.
- Work and income documents.
- Expenses and mileage.
- Personal notes and daily impact journal.

Keep a master timeline at the front of the file. Add the collision, first symptoms, medical visits, missed work, important calls, vehicle events, and offers. A timeline lets you see gaps and inconsistencies before someone else points them out.

> **PRIVACY MATTERS:** Store sensitive medical, employment, financial, and identification information securely. Do not email highly sensitive documents casually or post them to public links.

CHAPTER 6

Understand the Insurance Conversation

The person on the phone may be polite and professional. The conversation is still a business process.

Know who is calling

Before discussing details, ask for the caller's name, company, role, claim number, phone number, email address, and the person or policy the caller represents. Your own insurer, another driver's insurer, a vehicle owner, a commercial carrier, or a service vendor may have different interests.

Accuracy is more important than speed

Do not feel required to provide a detailed account while medicated, in pain, distracted, or uncertain. You can ask that questions be sent in writing or request time to gather accurate information. Never lie, conceal facts, or create a false impression. Also do not fill silence with guesses.

A recorded statement can preserve your words exactly, including mistakes, incomplete answers, casual language, and uncertainty. Before agreeing, understand who is requesting it, why, whether you are required to participate, and whether legal advice would be wise.

Before a substantive call

- Have your timeline and basic records nearby.
- Know whether the call is being recorded.
- Answer only the question asked, truthfully and completely.
- Avoid estimating speed, distance, timing, or medical prognosis if you do not know.
- Write down what was asked and what you said.
- Request written confirmation of important decisions.

RED FLAG: If a caller pressures you to act immediately, discourages you from seeking advice, or asks you to sign broad paperwork you do not understand, pause and consult a lawyer.

CHAPTER 7

Your Own Insurance Company

Your own coverage may become important even when you believe someone else caused the crash.

Locate the complete policy

An insurance card is not the policy. Request the declarations and complete policy materials that apply to the date of the collision. Ask the company to explain available coverages, deductibles, rental arrangements, vehicle inspection procedures, medical-related benefits, and any information it needs from you.

Do not assume that using your own coverage automatically decides who caused the crash. Do not assume every expense is covered. Get explanations in writing and save them.

Cooperate carefully

Insurance policies can require cooperation, notice, documentation, examinations, statements, or other actions. This book cannot tell you what your policy requires. Read requests carefully. If a request seems unusually broad, intrusive, confusing, or inconsistent with what you understood, ask questions and consider legal advice before responding.

Questions for your insurer

- What claim number should I use?
- What coverages may apply?
- How will the vehicle be inspected?
- How are towing and storage handled?
- Is rental transportation available, and on what terms?
- What documents or statements are requested?
- What decisions or deadlines should be confirmed in writing?

CHAPTER 8

Transportation and Vehicle Damage

Property damage can create immediate pressure. A careful process helps you make a sound decision.

Prevent avoidable storage costs

A disabled vehicle may accumulate towing or storage charges. Find out where the vehicle is, who controls access, what charges are accruing, and what the insurer proposes. Remove personal belongings when permitted, but photograph the vehicle and its contents first. Do not destroy or sell potentially important evidence without considering whether it should be preserved.

Repairable or total loss

Ask for the inspection, estimate, valuation, comparable vehicles, deductions, and proposed payment in writing. Review the vehicle’s options, mileage, condition, recent improvements, and local market information. Provide accurate documentation if the valuation appears to omit material features.

A property payment may involve title paperwork, loan or lease issues, salvage decisions, deductibles, rental end dates, or release language. Read every document. Confirm whether a form relates only to property damage or reaches more broadly.

Vehicle file

- Pre-crash photographs and maintenance records.
- Purchase, finance, lease, or payoff information.
- Towing and storage receipts.
- Inspection reports and repair estimates.
- Rental agreements and transportation receipts.
- Valuation report and comparable vehicles.
- Photographs before repair, sale, or disposal.

DO NOT COMBINE ASSUMPTIONS: Resolving the vehicle claim does not necessarily resolve every other issue. Confirm exactly what a check or document is intended to settle before accepting or signing it.

CHAPTER 9

Medical Treatment and Records

Consistency does not mean perfect recovery. It means that the record honestly reflects what happened.

Tell the complete medical story

Each provider sees only part of your life. Explain the collision, symptoms, important prior conditions, medications, changes since the prior visit, and what daily activities have become difficult. If a provider's note contains a significant mistake, ask politely about the process for correcting or supplementing it.

Do not let the claim direct your care

Treatment decisions belong between you and qualified healthcare professionals. Do not request unnecessary treatment to build a claim, and do not stop appropriate treatment merely because an insurer questions it. Ask providers about goals, expected progress, alternatives, risks, restrictions, and follow-up.

Bills and records are different. A bill shows charges; a medical record shows the provider's documented history, examination, assessment, and plan. Keep track of both, along with insurance explanations, balances, and payments.

At every appointment

- Describe current symptoms accurately.
- Report meaningful improvement or worsening.
- Explain functional limits with concrete examples.
- Ask questions about restrictions and follow-up.
- Schedule recommended next steps or document why you cannot.
- Keep the provider's contact information and visit date.

CHAPTER 10

Work, Income, and Daily-Life Disruption

The impact of a crash may reach far beyond medical bills.

Document work consequences

Keep records of days missed, reduced hours, used leave, schedule changes, work restrictions, lost assignments, and other employment effects. Ask your employer what documentation it can provide. If you are self-employed, preserve calendars, contracts, invoices, tax records, business bank records, prior performance, and specific opportunities affected by the collision.

Avoid unsupported estimates. A clear explanation backed by ordinary business records is more credible than a large round number with no foundation.

Describe function, not just pain

A daily impact journal should explain what changed: difficulty sleeping, driving, lifting, exercising, caring for children, preparing meals, doing household work, attending worship, traveling, or participating in ordinary activities. Use specific examples and avoid copying the same sentence every day.

Possible impact categories

- Work and income.
- Household services and caregiving.
- Transportation and appointments.
- Sleep, concentration, and energy.
- Exercise, recreation, and social activity.
- Personal care and mobility.
- Out-of-pocket purchases and assistance.

KEEP IT HONEST: Record good days as well as bad days. An accurate record is more useful than a dramatic one.

CHAPTER 11

Social Media, Texts, and Digital Evidence

A private-feeling post can become a permanent, misunderstood exhibit.

Do not perform your recovery online

Photographs, captions, comments, check-ins, fitness data, videos, dating profiles, and messages can be taken out of context. A smiling photograph does not prove someone is pain-free, but it may still generate questions. Consider pausing public posting about the collision, injuries, activities, travel, work, or the people involved.

Do not delete relevant content after a dispute begins without legal advice. Deleting information can create a separate problem. Preserve relevant texts, direct messages, call logs, voicemails, location data, and app records. Adjust privacy settings thoughtfully, but remember that privacy settings do not guarantee secrecy.

Ask family and friends for discretion

Other people may tag you, post photographs, discuss the crash, or repeat information. A short request for privacy can reduce unintended complications. Do not ask anyone to lie or hide evidence.

Digital hygiene

- Preserve crash-related texts and voicemails.
- Download original photographs and video.
- Avoid arguments with drivers or insurers online.
- Review tagging and location-sharing settings.
- Do not post medical documents or settlement discussions.
- Ask a lawyer before deleting relevant content.

CHAPTER 12

Common Mistakes That Weaken Credibility

Most problems are not caused by one imperfect sentence. They grow from avoidable patterns.

Speaking beyond what you know

Guessing about speed, distance, timing, diagnoses, or future recovery can lock you into an answer that later records do not support. Separate what you saw from what you assume.

Inconsistent histories

Small differences are normal. Larger contradictions can create doubt. Use your timeline, review records, and correct genuine mistakes promptly. Do not “improve” your story after learning what may sound more favorable.

Signing without reading

Medical authorizations, property documents, payment forms, releases, assignments, and settlement papers can have important consequences. Ask what information a form permits, who may receive it, what rights it affects, and whether the decision is final.

Waiting too long

Evidence can disappear, memories fade, bills accumulate, and deadlines can pass. This book intentionally does not calculate deadlines. If there is any doubt, consult an attorney promptly.

Avoid these habits

- Exaggerating or minimizing.
- Guessing to sound certain.
- Ignoring letters or requests.
- Treating social media as private.
- Losing receipts and contact information.
- Stopping care without explanation.
- Accepting an offer because you feel worn down.
- Assuming someone else is preserving evidence.

CHAPTER 13

Organizing a Do-It-Yourself Claim

A do-it-yourself process should be organized, measured, and limited to what you can handle responsibly.

Step 1: Build a verified timeline

List the collision, symptoms, treatment, vehicle events, work impact, expenses, communications, and offers. Confirm dates from records and mark uncertainty instead of inventing precision.

Step 2: Gather supporting records

Collect crash information, photographs, witness details, insurance communications, vehicle records, medical records and bills, work documents, expenses, and your impact journal. Keep originals and ordinarily send copies.

Step 3: Identify missing information

Look for missing bills, unclear balances, treatment gaps, incomplete valuations, unknown coverage, or expenses without receipts. Turn each missing item into a task.

Step 4: Present information clearly

Use a concise factual chronology and organized attachments. Do not bury key facts in anger, accusations, or unlabeled files. Do not claim losses you cannot explain or support.

Step 5: Pause before resolving

Before accepting an offer, understand your health, bills, payment obligations, work impact, future concerns, and the proposed release. If you cannot, the matter may no longer be suitable for DIY handling.

THE BOUNDARY: This guide can help you organize facts. It cannot determine legal responsibility, identify every possible claim or defendant, interpret policy language, calculate deadlines, value your claim, negotiate legal issues, or advise you whether to settle.

CHAPTER 14

Understanding an Insurance Offer

An offer is a proposal, not a verdict on your experience.

Ask what the offer includes

Confirm whether the offer relates to vehicle damage, injury, medical payments, lost income, or every claim. Ask whether any bills, liens, reimbursements, balances, deductibles, or other obligations must be paid from the amount. Request the offer and proposed release in writing.

Look beyond the headline number

A gross amount may not be the amount you ultimately keep. Consider documented expenses, outstanding balances, work losses, the status of treatment, and any repayment issues. This book cannot determine those amounts or tell you whether an offer is fair.

Understand finality

A release commonly ends rights described in the document. Do not assume you can reopen the matter if symptoms worsen or another bill arrives. Read every line, identify every person and claim covered, and ask what happens after signing.

Questions before accepting

- What exactly is being settled?
- Who is being released?
- Is the decision final?
- Are all bills and balances known?
- Could another insurer or benefit plan seek payment?
- Is treatment complete or is the future uncertain?
- Does the payment require additional signatures or approvals?
- Would independent legal review be wise?

TAKE A BREATH: Pressure, fatigue, and financial strain can make a quick payment feel like the only option. A short legal consultation may reveal questions you did not know to ask.

CHAPTER 15

When DIY Is No Longer a Good Idea

The strongest do-it-yourself decision may be recognizing that the matter has outgrown a checklist.

Complexity signals

Consider calling a lawyer promptly when

- Injuries are serious, lasting, worsening, or unclear.
- A child, older adult, pregnant person, or vulnerable person is injured.
- Fault is disputed or several vehicles are involved.
- A commercial, government, rideshare, delivery, or uninsured vehicle is involved.
- Important video, vehicle data, or physical evidence may disappear.
- The insurer requests a detailed recorded statement, examination, or broad authorization.
- Treatment is extensive or bills and balances are difficult to understand.
- You have missed substantial work or own a business.
- An offer arrives before your condition is understood.
- A deadline may be near.
- The insurer delays, denies, blames, or pressures you.
- You simply feel overwhelmed or unsure.

What a lawyer adds

A personal injury lawyer can investigate responsibility, identify appropriate parties and coverage, preserve evidence, communicate with insurers, organize damages, address legal and procedural issues, and advise you about strategy. The value is not merely sending a letter. It is knowing what should be investigated, what should not be overlooked, and when a decision carries risk.

> **YOU DO NOT HAVE TO WAIT FOR A CRISIS:** An early consultation may be useful even if you ultimately decide to continue on your own.

CHAPTER 16

Choosing the Right Personal Injury Lawyer

You are choosing a professional relationship during a vulnerable time. Ask direct questions.

Look for clarity and respect

A good consultation should leave you better informed, not bullied. The lawyer should listen, explain the process in understandable language, discuss communication expectations, and be candid about uncertainties. No responsible lawyer can guarantee a result.

Ask how the work is handled

Consultation questions

- Who will be responsible for my matter?
- Who will communicate with me between attorney meetings?
- How often should I expect updates?
- How are fees and case expenses handled?
- What information do you need from me?
- What are the greatest uncertainties or risks you see?
- What should I do—and avoid doing—right now?
- How does the firm decide whether settlement or litigation should be considered?
- How can I raise a concern if communication breaks down?

Read the agreement

Ask questions about the fee agreement, expenses, decision-making, termination, file handling, and scope of representation. Keep a complete signed copy. Do not sign until you understand the relationship.

> **FIT MATTERS:** Experience matters. Communication matters too. Choose a team you trust to tell you the truth, return your calls, and treat your case as a human problem—not merely a file number.

CHAPTER 17

What Working With The Foster Firm Looks Like

We believe clients deserve legal skill, direct communication, and genuine care.

We begin by listening

The first conversation is about understanding what happened, how you are doing, what is urgent, and whether our firm may be the right fit. We may ask for crash information, photographs, insurance communications, medical information, and details about your work and daily life. Honest information helps us evaluate the situation responsibly.

We bring order to the process

When The Foster Firm accepts a matter, our team organizes information, investigates the collision, communicates with appropriate parties, tracks developments, and guides the client through decisions. We explain what we need and why. We expect clients to stay in contact, attend appropriate care, preserve records, and tell us the truth.

We prepare for the road ahead

Every matter has its own path. Some can be resolved through focused communication and negotiation; others require a formal dispute process. We evaluate options based on the evidence, goals, risks, and available choices. The client remains central to major decisions.

> **THE FOSTER FIRM DIFFERENCE:** We combine serious advocacy with a personal approach. We want clients to understand the process, feel heard, and know that their legal team is paying attention.

Bring to your consultation

- Crash report or report number.
- Photographs, video, driver, and witness information.
- Insurance cards, communications, and claim numbers.
- Provider list and discharge papers.
- Vehicle estimate or valuation.
- Work and expense information.
- Your most important questions.

CHAPTER 18

Your Next Best Step

You do not need to solve the entire case today. You do need to make the next sound decision.

If you are continuing on your own

Complete the worksheets in this book. Organize records by category. Keep a timeline and communication log. Seek appropriate medical care. Preserve evidence. Read every document. Stay truthful and consistent. Set a weekly time to review open tasks so the claim does not take over every day.

If you are uncertain

Schedule a consultation before signing a release, giving a detailed recorded statement, disposing of important evidence, or allowing a possible deadline to approach. Bring the organized file you have created. Good organization makes the consultation more useful.

If you want The Foster Firm to review your situation

Contact The Foster Firm and tell us you read After the Crash. We will ask a few focused questions, identify what information would be useful, and discuss whether the matter appears appropriate for further review. Contacting us does not create an attorney-client relationship; representation begins only through a written agreement.

CALL THE FOSTER FIRM: Atlanta, Georgia | www.thefosterfirmwins.com | 404-559-8325

You have already taken an important step by becoming informed. Now protect your health, protect your records, and choose your next step with care.

The 24-Hour Crash Checklist

Use this checklist as a memory aid. Safety and medical needs come first.

- Seek emergency help when needed.
- Report the collision appropriately.
- Collect driver, vehicle, and insurance information.
- Photograph vehicles, the scene, and visible injuries.
- Identify witnesses and possible cameras.
- Save towing and transportation information.
- Write a private factual account while memory is fresh.
- Notify your insurer as appropriate and save the claim number.
- Back up original photographs and video.
- Begin a symptom and treatment record.
- Avoid public posts about the collision.
- Contact a lawyer promptly if injuries or circumstances are serious or complex.

REMEMBER: Do not sacrifice safety for evidence. Do not interfere with emergency personnel. Do not argue about fault at the scene.

WORKSHEET

Crash Information Worksheet

Complete as soon as reasonably possible. If you do not know an answer, write “unknown” rather than guessing.

Date, time, and exact location

____

____

Your direction of travel and lane

____

____

Other vehicle(s), driver(s), and insurance information

____

____

____

____

Passengers and apparent injuries

____

____

____

Responding agency, officer, and report number

____

____

Weather, lighting, road, traffic, signs, and signals

In your own words: what you saw, heard, and felt

WORKSHEET

Photograph and Evidence Checklist

List what exists, where it is stored, and whether an original copy has been backed up.

Scene photographs and video

All vehicles and damage

Roadway, traffic controls, debris, and surroundings

Visible injuries and damaged personal property

Dashcam, business, doorbell, or traffic camera leads

Witness names and contact information

Evidence that still needs to be requested or preserved

WORKSHEET

Medical Treatment Tracker

Use one line for each provider or significant medical event. Keep medical advice and records from your providers with this tracker.

Provider / facility / phone

Visit dates and next appointment

Symptoms reported and body areas treated

Tests, referrals, restrictions, or medications

Bills received, insurance processed, and balance questions

—

—

—

—

Missed or rescheduled visits and reason

—

—

—

WORKSHEET

Expense and Mileage Log

Keep receipts. Separate collision-related items from ordinary living expenses.

Date / provider or vendor / purpose / amount

—

—

—

—

—

—

Medical and pharmacy expenses

—

—

—

Transportation, rideshare, rental, towing, and parking

—

—

—

Mileage to medical appointments

—

—

Replacement or assistance expenses

Outstanding reimbursements or disputed charges

WORKSHEET

Work and Income Impact Worksheet

Use ordinary records whenever possible. Avoid unsupported estimates.

Employer or business information

Dates and hours missed

Leave used or schedule changes

Restrictions or modified duties

Lost assignments, sales, contracts, or opportunities

Documents that support the impact

Employer, accountant, or other verification contact

WORKSHEET

Insurance Communication Log

Complete an entry after every meaningful call, email, letter, or text.

Date, time, company, and person

—

—

—

Claim number and who the person represents

—

—

What was requested or discussed

—

—

—

—

—

What you provided or agreed to provide

—

—

—

—

Promises, decisions, or next steps

—

—

—

—

Follow-up date and documents to save

—

—

—

WORKSHEET

Daily Impact Journal

Write short, specific entries two or three times each week, and when something significant changes. Include better days as well as harder days.

Date and current symptoms

Sleep and energy

Work, concentration, and schedule

Driving, walking, lifting, exercise, or personal care

Household, caregiving, family, and social activities

What was different from your normal routine

WORKSHEET

Questions Before You Sign or Settle

Write the answer in your own words. If you cannot, ask for clarification or legal advice.

What is this document called, and who prepared it?

What information or authority does it give?

What claim, person, company, or right does it affect?

Is the decision final or reversible?

What bills, balances, or repayment issues remain?

What questions have not been answered?

Who reviewed this with me?

Your 30-Day Follow-Up Checklist

Set a calendar reminder to review this list weekly for the first month, then as needed.

- Confirm the report or incident information.
- Back up photographs, video, and witness contacts.
- Check for camera footage that may soon be overwritten.
- Review symptoms and upcoming medical appointments.
- Update the provider and billing list.
- Review vehicle inspection, repair, total-loss, rental, towing, and storage status.
- Update work and income records.
- Enter expenses and mileage.
- Log every insurance communication.
- Review unanswered letters, emails, and requests.
- Correct significant factual errors in your own timeline or provider history.
- Avoid public discussion of the collision.
- Reassess whether the matter is still appropriate for DIY handling.
- Consult a lawyer before a deadline, release, serious dispute, or major decision.

WEEKLY QUESTION: What is the one unresolved issue most likely to create a problem if I ignore it?

WORKSHEET

Open Tasks and Documents Tracker

Use this page during your weekly review. Give every open item a clear next action and follow-up date.

Item or document needed

____

____

Who has it or who must act

____

____

Next action

____

____

Date requested and follow-up date

____

____

Status, response, or notes

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Questions People Often Ask

Do I need a lawyer for every car accident?

No. Some straightforward matters may be manageable without representation. The decision depends on the injuries, disputed facts, evidence, insurance issues, financial impact, people or businesses involved, and your comfort with the process. A consultation can help you identify complexity even if you do not hire a lawyer.

Should I talk to the other driver’s insurer?

You should first understand who is calling, what is requested, whether the conversation will be recorded, and what information you can provide accurately. Your duties and best strategy depend on facts and policy terms. If you are unsure, seek legal advice before a detailed statement.

What is my claim worth?

No honest answer can be given from a checklist or online formula. Value can be affected by responsibility, evidence, injuries, treatment, recovery, medical expenses, work impact, insurance, credibility, and many other facts. This book intentionally does not provide a valuation method.

How long will it take?

Timelines vary. Medical recovery, investigation, record collection, vehicle issues, insurance review, negotiations, and disputes can all affect timing. Be cautious of anyone who guarantees a precise timeline without understanding the facts.

What if I had an old injury?

Be truthful with medical providers and your lawyer. A prior condition does not make honesty less important. What matters is an accurate understanding of your health before and after the collision.

Should I accept a quick offer?

First understand what the offer covers, what must be paid from it, whether your condition is understood, and what rights a release ends. Consider independent legal review before signing.

About the Authors

Keith Foster, Attorney at Law

Keith Foster is the CEO and Lead Litigation Attorney of The Foster Firm, an Atlanta personal injury law firm. His work is centered on preparing cases carefully, advocating directly, and guiding clients through high-stakes decisions with clarity.

Arnice Foster, Esq.

Arnice Foster is the COO and Pre-Litigation Attorney of The Foster Firm. An attorney, business strategist, and experienced educator, she is known for turning confusion into clarity and making complex information practical and approachable.

The Foster Firm

The Foster Firm represents people injured in personal injury matters. The firm's approach combines focused advocacy, organized case preparation, and personal attention. We believe clients should understand what is happening, know what is expected, and feel respected throughout the process.

REQUEST A CONSULTATION: www.thefosterfirmwins.com | [INSERT MAIN TELEPHONE NUMBER] | Atlanta, Georgia

Final Reminder

This guide is educational information only. It is not legal advice, medical advice, or a prediction of any outcome. It does not quote or summarize laws, code provisions, or court decisions. It cannot identify every deadline, insurance issue, responsible party, source of recovery, or consequence of signing a document.

You are responsible for deciding whether to handle a matter yourself and when to seek qualified professional advice. If a collision involves injury, disputed facts, complex insurance, commercial activity, significant financial loss, vulnerable people, disappearing evidence, or a possible deadline, consult a lawyer promptly.

THE FOSTER FIRM: When the process becomes too complicated to carry alone, we are ready to listen. www.thefosterfirmwins.com | [INSERT MAIN TELEPHONE NUMBER]