IMPACT LEGAL
Car Accident Attorneys

T-SHIRT LAWYER

04 ARIZONA FIELD GUIDES

AFTER A CAR CRASH.

Your car. Your health. Your next move.
Keep the moving parts straight.



Start here. Keep going at your pace.

Practical answers, useful records and three working sheets.

01 • The first useful steps

You don't need to recreate the scene

Safety and medical care first. Records can be gathered afterward.

Build from what you have

Safety and care
Responders and clinicians come first.

Known facts
Agency, vehicle location and people.

Missing records
Write down leads and who can help.

Take care of the immediate problem

Call 911 for injuries or immediate danger. Stay out of traffic and follow responders' directions. Arizona requires drivers to notify law enforcement immediately after an injury or death crash. A.R.S. § 28-666

Keep your care instructions and tell a qualified clinician about new or worsening concerns. Your health comes before collecting evidence.

If you left by ambulance

Start with an officer's card, discharge papers, the vehicle's location and other occupants' contacts. A trusted person can help with your permission; some records require authorization.

Request the report from the investigating agency. DPS explains which records it holds; city or county investigations go to that agency. Save original photos, messages and video without editing them. Record witness and camera leads promptly, even if you don't have the footage.

Disclaimer

Impact Legal prepared this resource to help readers understand Arizona accident claims, insurance issues and related information. It is provided for general education, not as legal advice for any particular person or case. Receiving, reading or using this resource does not create an attorney-client relationship with Impact Legal. Laws, procedures and policy terms can change, and the information may not apply to your circumstances. Do not act or delay action based solely on this resource. An attorney can review the specific facts, applicable law and deadlines in your situation. Examples, illustrations and statistics are educational and do not promise or predict the outcome of any claim.

WRITE "UNKNOWN" WHEN IT'S UNKNOWN

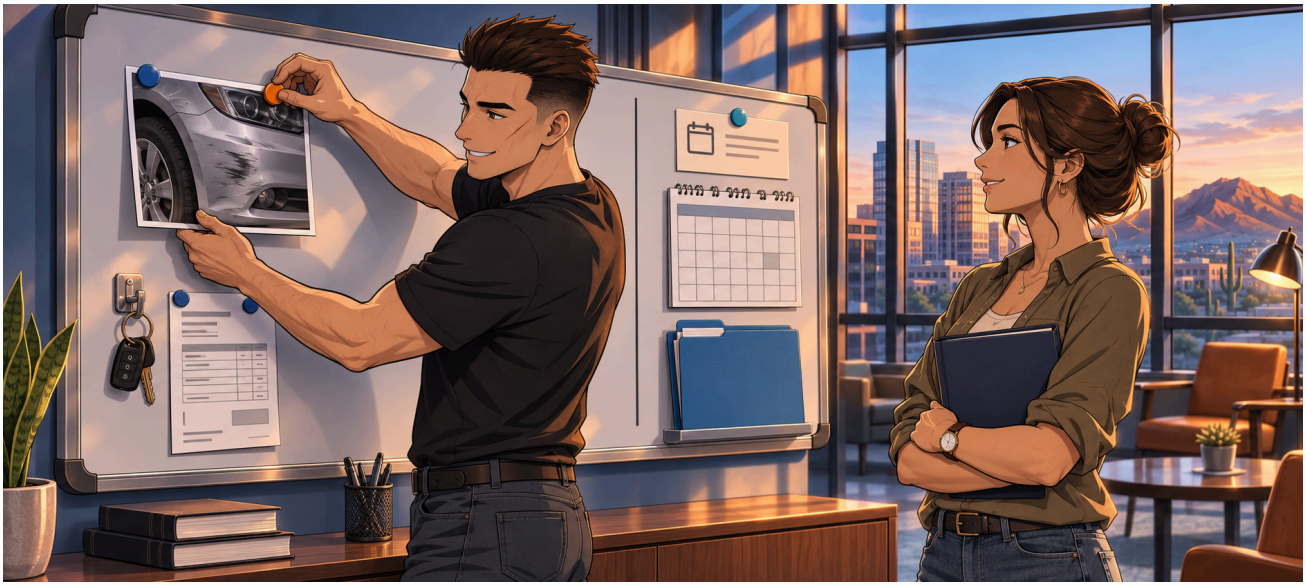
Separate what you personally remember from what someone told you. Don't return to an unsafe scene, stage photos or guess to fill a blank.

A USEFUL FOLDER BEATS A PERFECT MEMORY.

02 · The car and the person

The repair clock isn't your recovery clock

Keep vehicle questions moving while the injury picture develops.



For the vehicle

Find out who has the car, whether storage charges are growing and who can authorize access. Save damage photos, estimates, the valuation report, rental terms and receipts. Ask about inspections or evidence needs before repairs, sale or disposal.

Get the rental payment source, daily limit, total limit and end date in writing. A rental company taking your card doesn't establish that an insurer will pay. Our rental-cutoff guide explains the questions to ask.

For the injury

Keep treatment instructions, visit dates, bills, work restrictions and a brief record of how symptoms affect ordinary activities. Describe what actually happened; don't turn every entry into an argument for a settlement.

Ask which adjuster handles each part and whether the claim numbers differ. Before signing vehicle paperwork or accepting a payment with settlement terms, check exactly which claims and parties it releases. Don't assume the title on the document tells the whole story.

TWO FOLDERS. ONE CONTACT LIST.

Use the contact worksheet for both tracks. Our property-damage guide covers repair and valuation questions in more detail.

THE BODY SHOP CAN FINISH BEFORE YOUR BODY DOES.

03 • When the phone rings

First, find out who's calling

The company, the coverage and the purpose of the call all matter.

A call worth writing down

Who?
Company, represented person and claim number.

What?
Purpose, requested records and any deadline.

Next?
Responsible person and follow-up date.

Your own insurer

Report the crash promptly and check your policy's notice, cooperation and information requirements. Ask which coverages may apply and what documents are needed. Don't ignore a request because another insurer is also involved. NAIC's claim guide recommends keeping notes and asking for written explanations.

If a request is unclear, ask for its purpose, deadline and policy provision. Get advice promptly if you're unsure how to respond.

The other driver's insurer

Ask whom the adjuster represents and whether the call will be recorded. Before a recorded interview or broad medical authorization, understand what's requested and consider legal advice. Your own policy obligations and a request from the other driver's insurer are different questions.

Give accurate information. Say when you don't know, don't remember or are still getting medical answers. End with a specific next step: who needs what, by when, and when you'll check back.

A USEFUL OPENING LINE

"Before we get into the details, what company and person do you represent, what is the claim number, and what do you need from me today?"

"WE'LL BE IN TOUCH" ISN'T MUCH OF A CALENDAR ENTRY.

04 • Care, bills and missed work

Keep the records close to the events

A short, accurate note today is easier than reconstructing a month later.

Keep the evidence in three places

Care
Instructions, dates and restrictions.

Payments
Bills, EOBs and receipts.

Work
Missed time and supporting records.

Document care without managing it for a claim

Keep the clinician's instructions, prescriptions, referrals and restrictions. Ask the clinician about returning to work, driving or other activities. If symptoms or access problems change the plan, tell the care team. Don't add treatment just to build a bill or stop needed care to tidy up a claim.

For a diagnosed concussion, CDC's recovery guidance recommends asking for written return-to-activity instructions and telling the provider when symptoms worsen.

Match the documents before adding numbers

Keep each provider's bills, insurance explanations of benefits and payment receipts together. An EOB explains claim processing; it isn't a bill. CMS explains the terms. Ask about mismatches and response deadlines.

For missed work, save pay records, dates and hours missed, employer verification and medical restrictions. Self-employed? Keep job cancellations, invoices and expense records that help explain the loss. A missed invoice isn't automatically the same as lost profit.

USE THE SHARED COMPANIONS

The medical-bill organizer separates bills, payments and asserted repayment claims. The policy decoder helps you locate coverage questions. Neither assumes every listed amount is owed or covered.

05 • If impairment is suspected

The criminal case is one part of the picture

Keep the prosecutor's contact and the insurance contacts in separate rows.

Separate routes, related records

Criminal case	Civil claim	Other help
Agency, prosecutor and victim services.	Responsibility, insurance and losses.	Restitution or compensation questions.

Save the facts, not a diagnosis

Tell the investigating officer what you personally observed and identify witnesses or recordings. Preserve the original files. A suspicion, arrest or charge is not a conviction, and none tells you what insurance will pay.

Ask the investigating agency for the case number and where to find the prosecutor's victim-services office. Keep notices and ask how to submit documented losses and receive case updates.

Ask about the separate routes

Arizona courts explain that restitution requires a conviction and concerns economic loss from the offense; it doesn't include pain and suffering. An order also isn't the same as money collected.

A county victim-compensation program may help with certain expenses. Eligibility and award rules apply, and property damage isn't covered by that program. See the Attorney General's guidance. Insurance, civil claims, compensation and restitution can interact; have counsel review payments and releases together.

KEEP THE CIVIL DEADLINES ON YOUR CALENDAR

Don't wait for criminal proceedings to finish before getting advice about an injury claim. Ask separately what must happen next in each process.

06 · Decisions that deserve a pause

Read the release. Check the calendar.

An offer, a payment and a final distribution are different steps.

Read before you agree

The release
Which people and claims are covered?

The accounting
What is paid, deducted or held?

The calendar
What must happen, and by when?

Before accepting an offer

Ask what is still unknown about treatment, future needs, lost income, coverage and responsibility. Read the proposed release for the claims and people it covers. Ask whether it affects other coverage or claims before signing.

Request the fee agreement, itemized expenses, verified obligations and any proposed holdback. Our settlement-statement explainer shows why the offer and the amount you receive can differ. A higher headline number doesn't answer every question.

An open claim isn't an open-ended deadline

Many Arizona injury lawsuits have a two-year period from accrual. Claims against public entities or employees can require a properly served notice within 180 days and a lawsuit within one year. Accrual, exceptions and other rules need individual review. § 12-542 · § 12-821.01 · § 12-821

Don't assume negotiations, treatment or a pending report request pauses a deadline. Ask counsel to identify the dates and required actions; this page is not a deadline calculation.

GET HELP BEFORE THE DIFFICULT DECISION

Bring the available records when injuries continue, fault or coverage is disputed, a government vehicle may be involved, or a release arrives. Ask the lawyer what they'll handle, how fees and costs work, and what you'll need to do.

A DEADLINE RARELY CARES HOW LONG YOU'VE BEEN ON HOLD.

Keep this page with the handbook

The next answer is easy to find

Use the worksheets for your records and the links for the details.

More help from Impact Legal

- How an Arizona insurance claim moves forward
- Vehicle repairs and property damage
- When the other driver doesn't respond to insurance
- The complete resource hub

Official sources used here

- Arizona statutes: injury-crash reporting and injury limitations
- Public-entity notice and lawsuit period
- DPS records · NAIC claim guidance
- CMS billing terms · CDC concussion guidance
- Arizona restitution · victim compensation

HELP WITH YOUR NEXT STEP

Contact Impact Legal at (602) 345-1818. General Arizona information, checked November 2026. The facts, applicable law and policy terms control your situation. These worksheets are private organizers, not claim filings or legal notices.

WORKSHEET 01 / KEEP WITH YOUR RECORDS

Start with the next useful step

Use this whenever you begin. An empty box is a question to follow up, not a reason to guess.

Crash date / approximate time

Driver or passenger

Location / direction of travel

Investigating agency / report number

Vehicle location / custodian / phone

Storage charges / planned move or repair

01 What you have and what's missing

Record or lead	Where it is / who has it	Next action / person / date
Original photos / video		
Report / officer details		
Witness / camera lead		
Care instructions		

Most urgent unanswered question

Who will help / next follow-up date

Gather records safely. Preserve originals. A family member may need written permission to obtain records or act for you. This worksheet isn't a preservation notice or a legal deadline calculation.

WORKSHEET 02 / KEEP WITH YOUR RECORDS

Who said what, and what's next?

Use a separate row for each contact. Identify the vehicle, injury or other part of the matter.

01 The people and numbers

Company / person / represented party	Claim or case number / track	Phone / email

02 The conversation and follow-up

Date / person	Request, answer or document	Who acts next / due or follow-up date

Ask for important decisions and deadlines in writing. Record the source of each date; a follow-up reminder isn't necessarily a legal deadline. Keep medical details out of unsecured messages.

WORKSHEET 03 / KEEP WITH YOUR RECORDS

Bring the questions, too

Use this before a consultation or an offer review. Bring the available documents; perfection isn't required.

01 Documents to gather

- ☐ Report, photos, witness information and insurer letters
- ☐ Care records, bills, payment records and work-loss support
- ☐ Policies, declarations pages and any coverage decisions
- ☐ Offer, proposed release, fee agreement and distribution figures

What is still unknown about care, work or other losses?

Which parties and claims would the release cover?

Could another policy or claim be affected?

What fees, costs, obligations or held funds need explanation?

What deadlines and required actions has counsel identified?

What will the lawyer handle, and what will I handle?

Next action / responsible person / follow-up date

The offer amount isn't necessarily the amount you receive. Ask for the calculations and supporting records. Don't use this checklist as a substitute for reading the actual agreement.