IMPACT LEGAL
Car Accident Attorneys

T-SHIRT LAWYER

03 ARIZONA FIELD GUIDES

AFTER A MOTORCYCLE CRASH.

Keep the story, the gear and the records.
Know which questions come next.



For riders and the people helping

Practical next steps and a five-sheet rider kit.

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Disclaimer: p. 05

01 / First things first

Get care. Take the rest one step at a time.

Start here. You don't need every answer, or a color-coded binder, to get help.

A useful handoff

We have	We need	We'll do
The information and who supplied it	The unanswered questions	One call and a follow-up date

Use the worksheets to track the next step.

Five things worth doing now

1. **Take care of yourself.** Follow medical instructions, describe symptoms accurately and keep discharge papers. Don't delay care for photos or insurance questions.
2. **Find the bike and gear.** Ask where they're held, who to call, storage costs and any planned inspection, repair or disposal.
3. **Write down the basics.** Date, approximate time, road, direction, investigating agency and report number. It's fine to write “unknown.”
4. **Save what you have.** Keep original photos, recordings, messages, receipts and medical or insurance papers.
5. **Choose the next call.** Write down who you'll contact, what you need and when to follow up.

Helping someone who's in the hospital?

Start with property, paperwork and the investigating agency. A family member can help, but access to records, accounts or insurance information may need permission or legal authority. Being helpful doesn't give someone authority to sign for the rider.

Gather emergency-service papers and any photos or messages already received. Ask the tow company what will happen to the motorcycle next, and get the answer in writing. Keep a list of what's missing. You can fill the gaps later.

LEAVE THE UNSAFE TASKS ALONE

Don't enter traffic, handle hazardous debris or ride a potentially unsafe bike to move it. Gather information only when it's safe and lawful.

02 / Get the whole story

Save more than damage photos.

Damage photos tell part of the story. The road, approach and witnesses can explain the rest.



Before
Lanes, signs, visibility and surface

During
Witness accounts and original recordings

After
Positions, damage, response and later changes

No single item answers every question.

Keep an untouched original

Save original photos and recordings; share copies. Note their device or account. Don't crop, mark up or filter your only copy. Follow camera instructions before ordinary use overwrites files.

Record when photos were taken. A later picture of a traffic signal doesn't show its phase during the crash. If the bike moved or the road changed, say so. Never recreate positions and present them as the original scene.

Go to the agency that investigated

Use the agency name and incident number. Arizona DPS handles its own records, not every police or sheriff report. Compare the report with other evidence; some statements may have come after the officer arrived.

IS THE REPORT WRONG?

Ask about a correction or supplement. Keep supporting documents. Don't edit the official report yourself.

THE CLAIM FILE NEEDS FACTS, NOT A DIRECTOR'S CUT.

More on records, bike custody and follow-up.

03 / The bike and the gear

Before the bike or gear changes.

Repairs can erase clues. Ask about inspection before the bike changes, while addressing safety and storage costs.



Ask two separate questions

Give the gear its own record

Photograph the helmet, jacket, pants, gloves, boots and armor, including labels and model details. Save receipts and note who has each item. Keep cut clothing and loose parts when safe.

If cleaning or repair can safely wait, document the item first. Get professional help with contaminated or hazardous items; don't handle them yourself.

Keep it for evidence?

Who has it, and what inspection is needed before it changes?

Keeping an item for the claim doesn't make it safe to use.

Looking fine doesn't mean safe

A helmet can be unsafe even with an intact exterior. Follow your model's instructions and ask its manufacturer if you're unsure. For example, SHOEI advises replacement after a significant impact while worn. Keep it as evidence without treating that as permission to ride in it.

Use it again?

What do the manufacturer and appropriate professionals advise?

ASK WHAT'S COVERED

Ask the insurer which coverage pays, how it values the item and what documents it needs. A replacement-cost list doesn't promise reimbursement.

More on records, bike custody and follow-up.

04 / When the vehicles never touched

No contact doesn't end the conversation.

Another vehicle's movement can matter without contact. Evidence must still connect the events.

An example, not a fault finding

The car turns	The rider responds	The rider falls
Approach, direction and available space	Timing, braking and path	Witness account and possible recording

Connect the steps with evidence, not assumptions.

Start with what actually happened

Hypothetical: A driver turns across a rider's path. The rider brakes and falls without touching the car. The driver leaves. A witness saw the turn; a store camera may show the approach.

Write down the sequence while it's fresh. Save the witness's details, locate the camera and keep original files. Note the available space, timing, visibility, both vehicles' movements and the rider's response. The fall alone doesn't settle fault. Neither does the lack of damage to the car.

There's a specific insurance rule here

For an insured's **bodily-injury or death claim under UM/UIM coverage** involving an **unidentified vehicle with no physical contact**, Arizona requires additional corroboration of that vehicle's role. That's evidence supporting its involvement. See A.R.S. § 20-259.01(M).

Whether your evidence meets that rule, and whether the policy otherwise covers the claim, takes a closer look at both. An eyewitness isn't necessarily the only possible source of corroboration. Don't assume every no-contact crash is covered, or apply this particular rule to every crash with an identified driver.

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.

WORK THROUGH EACH QUESTION

What caused the fall? What supports that account? Which policy provision applies? Proof of another vehicle's role doesn't, by itself, guarantee coverage or payment.

05 / Arizona rules, without the shortcuts

Check the rule. Then check the facts.

The traffic rule, crash responsibility and injury causation each need their own answer.

Three questions worth keeping separate

The rule
What conditions did the law require?

The crash
Whose conduct contributed?

The injury
What caused or increased the harm?

Keep facts for each question.

Filtering: all the conditions count

Arizona's exception lets a **two-wheeled motorcycle** pass a vehicle **stopped in the same lane and direction** and travel between lanes when:

- The movement can be made **safely**.
- The street has **at least two adjacent lanes in the same direction**.
- The posted limit is **45 mph or less**.
- The motorcycle travels **15 mph or less**.

See A.R.S. § 28-903(F) and our lane-filtering illustrations. Lawful filtering doesn't settle every fault question. Save evidence of the traffic, road layout and actual movements.

Helmets: don't skip the injury question

Arizona generally requires helmets for operators and passengers **under 18**. A.R.S. § 28-964 also covers eye protection and exceptions.

An adult's helmet nonuse doesn't automatically tell us who caused the crash. A damages argument needs evidence about reasonableness and whether nonuse caused or increased an injury. There's no automatic percentage deduction. See the Arizona civil fault instruction on helmet nonuse and our helmet-use guide. Keep the gear and medical records so the argument can be evaluated.

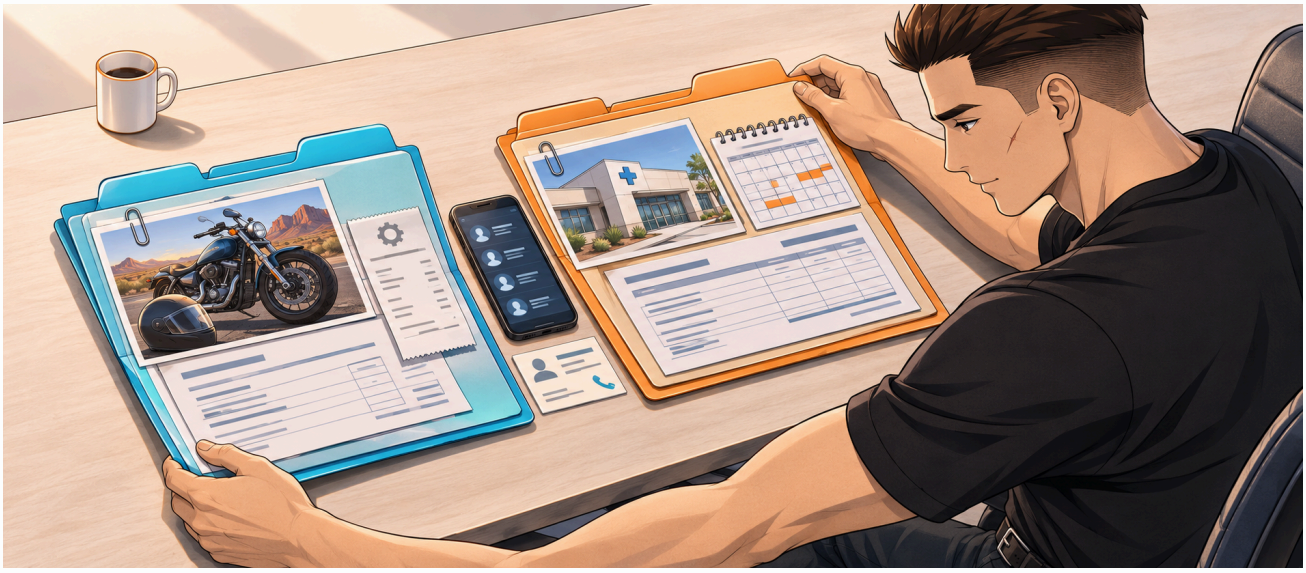
ASK HOW THEY REACHED THAT NUMBER

An insurer's first fault assessment can be questioned. When Arizona's comparative-negligence rule applies, damages fall in proportion to the claimant's fault; exceptions exist. A.R.S. § 12-2505. “The driver never saw me” still needs evidence of movements, signals and visibility behind it.

06 / Make the paperwork useful

Two folders. Fewer crossed wires.

Separate folders. One list of claim numbers and contacts.



Bike and gear
Condition, location, repairs and value

Injuries
Care, daily life, bills and income

Contact list
Insurer, claim number, person and next request

Separate folders don't narrow a release. Read what the document covers.

One folder for bike and gear

Keep tow and storage papers, inspection details, photos, maintenance records, estimates and gear documents. Note each item's location and any proposed movement, repair or release.

Different adjusters or coverages may handle property and injuries. A contact log helps you avoid mistaking an answer about the bike for an answer about the whole claim.

One for care and missed work

Save provider names, appointment dates, referrals, work restrictions, bills, explanations of benefits and receipts. Make accurate, dated notes about symptoms, daily difficulties and changes. “I couldn't lift the groceries” is useful; guessing a diagnosis isn't. Leave diagnosis and treatment to clinicians.

MATCH THE COVERAGE TO THE LOSS

UM/UIM bodily-injury coverage isn't payment for the motorcycle. Check the policy and Arizona's UM/UIM statute. Another rider's payment doesn't establish your damages, coverage or net recovery.

TWO ADJUSTERS CAN MEAN TWICE THE HOLD MUSIC. KEEP THE CLAIM NUMBERS HANDY.

More on records, bike custody and follow-up.

Follow-through / Keep the requests moving

Know who has the next answer.

The person with the footage, the person holding the bike and the person handling coverage may be three different people.

Keep one follow-up record

Who to contact	What you asked for	What happens next
Name, organization and the records or property they hold.	Keep the request, response and any stated dates.	Write down the missing answer and who will follow up.

Keep requests factual. A request to save something does not itself give you access to it.

Ask witnesses. Look for cameras.

Get each witness's contact details, location and own account of what they saw or heard. Let them answer without suggesting a version.

For cameras, note the address, direction, time window and owner. Ask promptly for any recording to be saved; recording and retention vary. Getting footage saved doesn't automatically give you access to it. A lawyer can help with permission and legal process. See our video-preservation guide.

For missed work

For missed work, save schedules, pay records, employer messages and medical restrictions. Self-employed? Gather invoices, canceled jobs, expenses and tax records. Lost revenue isn't automatically lost profit. See our lost-income guide.

Ask what happens next

Before repair, alteration, salvage or disposal, ask about inspection and how to arrange it. Photos may miss something important in a brake, tire, light, control or other part.

Write down its location, VIN, available mileage, tow/storage account and who's holding it. Keep estimates, maintenance records and messages about moving or releasing it. Ask what happens to removed parts.

Don't let storage charges go unanswered. Address costs and lawful custody while arranging inspection and preservation.

Know which policy you're discussing

Gather policies in force at the crash, declarations pages and written coverage decisions. Ask each adjuster: which insurer, insured, claim number and coverage? What documents do they need? Check the limits rather than guessing.

WRITE THE NEXT STEP DOWN

Use the witness, gear and contact worksheets to keep track of what is still missing and who can help.

07 / Before you commit

Know what you're signing. Check the clock.

A call or signature can affect more than today's question. Read the whole request first.

Before you answer or authorize

Ask who's calling, what they need, when they need it and which policy provision applies. Your policy may require cooperation with your own insurer. Another party's request is different. Don't ignore notices or guess at answers. Get advice when the request isn't clear.

Does the paperwork allow moving, inspecting or repairing the bike, transferring title, accessing records or settling claims? One packet can do several things.

Have someone check your actual deadlines

Arizona generally gives **two years after accrual** for covered injury and property actions under A.R.S. § 12-542. Public-entity or employee claims can require separate notice generally within **180 days** and a lawsuit within **one year**: § 12-821.01 and § 12-821.

Your deadline depends on parties, accrual, service, exceptions and claim type. Insurance calls and treatment don't themselves satisfy notice or lawsuit requirements. If a road defect, construction or public vehicle was involved, ask promptly who's responsible.

Before you release a claim

Check who and what you're releasing, future care needs, fees, costs and medical-payment or other repayment questions. “Property damage” on the phone doesn't override broader wording on the page. Keep the complete signed document and attachments. Our motorcycle insurance-claim guide walks through more of the process.

YOU CAN START WITH AN INCOMPLETE FILE

Bring the report number, photos, insurer letters, medical papers and your unanswered questions to an Impact Legal free case review.

This is general Arizona information, not a decision about your fault, coverage, filing deadline or medical care.

A FRIENDLY COVER EMAIL DOESN'T MAKE EVERY PAGE FRIENDLY.

WORKSHEET 01 / KEEP WITH YOUR RECORDS

Start with what you know

Fill in what you know and mark what you don't. Keep this with your private records; it isn't a form to send to an insurer.

Person organizing these records

Rider or passenger

Date prepared

Crash date / approximate time

Road / nearest intersection / direction of travel

Investigating agency / report number

Hospital or first treating provider

Motorcycle location / contact / storage charges

First tasks

- ☐ Follow medical instructions; keep discharge and follow-up paperwork.
- ☐ Save original photos, video and messages in a secure location.
- ☐ Ask about any proposed bike movement, repair or disposal.
- ☐ Locate motorcycle, helmet, clothing, phone and camera.
- ☐ Find the report agency, witnesses and possible cameras.
- ☐ Keep insurer letters and note any response dates.

What's missing, and who might have it?

Missing item or answer	Person / organization	Next step / date

Helping a rider may require their permission or other legal authority. This sheet doesn't give you access to records or accounts, or authority to sign for them.

WORKSHEET 02 / KEEP WITH YOUR RECORDS

Bike and gear inventory

Photograph items safely. Keep originals and note who's holding each item. The inventory doesn't promise reimbursement or safe reuse.

Motorcycle year / make / model

VIN / plate / mileage if known

Tow or storage company / account number

Proposed inspection, transfer or disposal / date

Item	Model / receipt / photo reference	Condition and current keeper
Motorcycle / parts		
Helmet / shield		
Jacket / pants / armor		
Gloves / boots		
Camera / phone / other		

Before something changes

- [ ] Save photos before any permitted alteration or transfer.
- [ ] Ask your lawyer or claim handler about inspection and preserving evidence.
- [ ] Write down storage charges and requested decisions.
- [ ] Check the manufacturer's safety instructions before considering reuse.

Written instructions / who gave them / when

Don't ride an unsafe bike, reuse damaged protective gear or handle hazardous or contaminated items yourself. Keeping evidence doesn't make it safe to use.

WORKSHEET 03 / KEEP WITH YOUR RECORDS

Witnesses and recordings

Ask what each witness saw or heard. Keep their account separate from yours. A camera nearby doesn't guarantee that footage exists.

Witness / contact	Location and direction of view	What they saw or heard

Camera / file source	Owner / location / time window	Request, response and follow-up
Rider or vehicle camera		
Business / residence		
Police / other agency		

Original files stored at / person holding device

Date and method used to make a backup

Ask promptly for available material to be saved. Retention periods vary, and you aren't automatically entitled to private recordings. Note any need for consent, a records request or legal process.

WORKSHEET 04 / KEEP WITH YOUR RECORDS

Care, work and claim contacts

Keep property and injury records separate. Write down who handles what; one adjuster may not handle the whole claim.

Contact / organization	Role / claim number	Request / next step / date
Own insurer		
Other party's insurer		
Health plan / provider		
Employer / work contact		
Attorney / other		

Gather these as you get them

- [ ] Discharge instructions, referrals, appointments and work restrictions.
- [ ] Provider bills, explanations of benefits and payment receipts.
- [ ] Dated notes about symptoms and what you could or couldn't do.
- [ ] Work schedules, pay records, canceled jobs and relevant expenses.
- [ ] Policies and declarations in force on the crash date.
- [ ] Coverage letters, offers, notices and proposed releases.

Question I need answered first

Who can answer it / when I will follow up

Describe what you experienced accurately. Let qualified clinicians diagnose and recommend treatment. This sheet doesn't decide which bills or losses can be recovered.

WORKSHEET 05 / KEEP WITH YOUR RECORDS

Before you sign or say yes

Use these questions before you commit. Completing the sheet doesn't tell you whether an offer is fair or a document is safe to sign.

Document title / sender / date received

Stated response date / who confirmed it

- [ ] What am I allowing: inspection, repair, transfer, records access or settlement?
- [ ] Does this packet include different kinds of permission?
- [ ] Which people, companies and claims would I release?
- [ ] Are both property and injury claims mentioned?
- [ ] What care, cost or repayment questions are still open?
- [ ] How do fees, expenses and repayments change what I'll receive?
- [ ] Could this affect another available insurance claim?
- [ ] Have I kept the entire document and attachments?

Questions I still need answered

Question	Person asked / answer / date

Check legal deadlines separately. Insurance calls, records requests and ongoing treatment don't themselves meet lawsuit or public-entity notice requirements. If road conditions, construction or a public vehicle may be involved, raise that promptly when you seek advice.

Read more: Impact Legal motorcycle evidence guide. General Arizona information; your own facts need review.