
Accident *Survival* Guide

What to do after a car accident — protect your health, your rights, your family, and your financial future.

A calm, step-by-step playbook for the most stressful minutes of your life.

PREPARED FOR

Drivers & Passengers Nationwide

EDITION

2026 · A Quick Read

● FREE AI SUPPORT · 24 / 7 / 365

1 (978) 515-6063

Talk to Sarah · Free attorney consult · No cost, no obligation

MORE RESOURCES ONLINE

www.wreckmatch.com

Guides · Checklists · Free attorney consult

A car accident can change everything *in seconds.*

In the confusion after a crash, people unknowingly make decisions that worsen injuries, damage insurance claims, and create months of financial stress. The first hours matter more than most realize.

This guide exists to help you stay calm, stay organized, and avoid the mistakes that quietly cost accident victims the most. No hype. No pressure. Just practical information designed to help you make smarter decisions when it matters.

72

Hours. The critical window for preserving evidence, documenting injuries, and protecting your claim.

10

Sections. Everything from scene safety to insurance, medical care, and financial protection.

WHO THIS GUIDE HELPS

Anyone involved in an accident with cars, trucks, rideshares, motorcycles, commercial vehicles, pedestrians, uninsured drivers, or hit-and-run incidents.

● AVAILABLE 24 / 7 / 365 · FREE ATTORNEY CONSULT

Sarah — your free *AI accident assistant*

A wealth of knowledge. Always available. No cost, no obligation.

1 (978) 515-6063

www.wreckmatch.com

CONTENTS

What's *inside*.

01	Priority #1 — Safety	<i>The first 60 seconds</i>
02	Police & Documentation	<i>Why the report matters</i>
03	Evidence Most People Miss	<i>What to photograph and preserve</i>
04	Seeking Medical Attention	<i>Including delayed symptoms</i>
05	Insurance Company Realities	<i>Statements, settlements, and traps</i>
06	Common Accident Types	<i>Truck, rideshare, hit-and-run, uninsured</i>
07	Social Media Mistakes	<i>What not to post</i>
08	Financial Protection	<i>The records that protect you</i>
09	Mental & Emotional Health	<i>The recovery no one talks about</i>
10	The First 72 Hours	<i>Why early choices echo</i>
★	Quick Accident Checklist	<i>Print and save in your glovebox</i>
★	Resources & Free AI Support Line	<i>Sarah is available 24/7</i>
§	Full Legal Disclaimer	<i>Important — please read</i>

● AVAILABLE 24 / 7 / 365 · FREE ATTORNEY CONSULT

Sarah — your free *AI accident assistant*

A wealth of knowledge. Always available. No cost, no obligation.

1 (978) 515-6063

www.wreckmatch.com

Priority #1 — *Safety.*

Get yourself and others to safety. Everything else can wait.

Immediately after a crash

- Check yourself for injuries
- Check passengers
- Move to a safe location if possible
- Turn on hazard lights
- Avoid standing in active traffic

IF ANYONE APPEARS SERIOUSLY INJURED

Call 911 immediately. Do not move injured individuals unless absolutely necessary for safety — wait for trained responders.

Adrenaline lies to you

Even "minor" accidents can cause significant injuries. In the moments after impact, adrenaline can temporarily hide:

Neck injuries

Concussions

Internal injuries

Spinal trauma

Soft tissue damage



Never assume you are "fine" immediately after impact. The body's stress response is designed to mask pain long enough to get you to safety — not long enough to diagnose you.

● AVAILABLE 24 / 7 / 365 · FREE ATTORNEY CONSULT

Sarah — your free *AI accident assistant*

A wealth of knowledge. Always available. No cost, no obligation.

1 (978) 515-6063

www.wreckmatch.com

Call police. *Document everything.*

A police report can become one of the most important documents tied to your accident — sometimes for years afterward.

Why a police report matters

It helps establish a clear, neutral record of:

- Timeline of the incident
- Exact location and conditions
- All involved parties and their statements
- Witness names and contact information
- Road conditions and weather
- The responding officer's initial observations

ALWAYS TRY TO OBTAIN

- The responding officer's name and badge number
- The report or case number
- Instructions for retrieving the final written report

Communication rules at the scene

What you say in the first 30 minutes can echo for years. Stay factual.

AVOID STATEMENTS LIKE THESE

"I'm okay." • "It was my fault." • "I didn't see them." • "I'm not hurt." Many injuries appear later — and early casual statements are sometimes used against accident victims during insurance investigations.

● AVAILABLE 24 / 7 / 365 · FREE ATTORNEY CONSULT

Sarah — your free *AI accident assistant*

A wealth of knowledge. Always available. No cost, no obligation.

1 (978) 515-6063

www.wreckmatch.com

The evidence most people *fail to collect.*

Take more photos than you think you need. Evidence disappears quickly — sometimes within minutes.

Photograph everything

- All vehicles involved
- Close-up damage shots
- Wide-angle scene photos
- Skid marks
- Road debris
- Traffic lights and signs
- Weather and lighting conditions
- License plates
- Visible injuries
- Interior vehicle damage
- Airbag deployment
- Anything that might be moved or cleaned up

Also preserve

- Dashcam footage (back it up immediately)
- Witness names and phone numbers
- GPS history from your phone
- Rideshare app screenshots (trip details, driver info)
- Delivery app screenshots if applicable
- Locations of nearby surveillance cameras

PRO TIP — THE CAMERA SWEEP

Slowly walk around the entire scene with your camera in video mode for 60–90 seconds. You'll capture context that individual photos miss — and details you didn't know mattered until later.

● AVAILABLE 24 / 7 / 365 · FREE ATTORNEY CONSULT

Sarah — your free *AI accident assistant*

A wealth of knowledge. Always available. No cost, no obligation.

What happened. Memory fades. Photos don't.

Seek medical attention. *Even if you feel fine.*

One of the biggest mistakes accident victims make is delaying treatment because symptoms seem minor at first.

Why people delay — and why they shouldn't

People put off care because they feel embarrassed, hope the pain will go away, or worry about medical bills. Adrenaline tells them they're fine. Then symptoms appear hours, days, or weeks later — when documentation becomes much harder.

Common delayed symptoms

Headaches

Dizziness

Memory issues

Neck stiffness

Shoulder pain

Numbness

Ringing ears

Back pain

Fatigue

Sleep problems

Anxiety

Confusion

CONCUSSIONS ARE FREQUENTLY MISSED

Even low-speed accidents can cause mild traumatic brain injuries. Watch for light sensitivity, nausea, brain fog, persistent headaches, difficulty concentrating, and mood changes. Don't ignore neurological symptoms.

The simple rule

Always listen to your body. A medical evaluation creates a documented record connecting any symptoms to the accident — something that becomes nearly impossible to establish weeks later.

● AVAILABLE 24 / 7 / 365 · FREE ATTORNEY CONSULT

Sarah — your free *AI accident assistant*

A wealth of knowledge. Always available. No cost, no obligation.

1 (978) 515-6063

www.wreckmatch.com

Insurance company *realities*.

Insurance companies are businesses. Their goal is often to minimize payouts, limit liability, and settle quickly. That doesn't make them villains — but it does mean you should proceed carefully.

Recorded statements

You may be asked to give a recorded statement. Statements made under stress, even simple ones, can later be used to challenge your claim.

WHEN GIVING ANY STATEMENT

Do not guess. Do not speculate. Do not exaggerate. And do not minimize injuries — especially when symptoms are still developing.

Quick settlement offers

Some accident victims receive fast offers before:

- Treatment is complete
- Injuries are fully understood
- Long-term costs are known

Once certain agreements are signed, the door to future compensation may close — even if your condition worsens significantly afterward.



The fastest settlement is rarely the fairest. Time reveals the true cost of injuries; paperwork freezes it.

● AVAILABLE 24 / 7 / 365 · FREE ATTORNEY CONSULT

Sarah — your free *AI accident assistant*

A wealth of knowledge. Always available. No cost, no obligation.

1 (978) 515-6063

www.wreckmatch.com

Common *accident types.*

Different accidents bring different complications. Knowing the patterns helps you anticipate what to document.

R Rear-End

- Whiplash
- Neck injuries
- Spinal issues
- Symptoms often appear later

T Truck

- Commercial insurance
- Federal regulations
- Multiple liable parties
- Greater injury severity

U Rideshare

- Uber / Lyft involvement
- Driver vs. company insurance
- App status complications
- Screenshot everything

H Hit-and-Run

- Call police immediately
- Gather witness info
- Scan for nearby cameras
- Write down every detail you remember

Uninsured & underinsured drivers

Many people don't realize they may still have options when the other driver has no insurance — or not enough. Uninsured motorist (UM) and underinsured motorist (UIM) coverage on your own policy can sometimes provide a path forward.

ACTION ITEM

Pull out your auto policy this week — not after an accident — and confirm whether you carry

● AVAILABLE 24 / 7 / 365 · FREE ATTORNEY CONSULT

Sarah — your free *AI accident assistant*

A wealth of knowledge. Always available. No cost, no obligation.

1 (978) 515-6063

www.wreckmatch.com

SECTION 07

Social media *mistakes.*

After an accident, your social media becomes evidence. Treat it that way.

What not to post

- Don't discuss the crash publicly
- Don't post injury details or speculation about fault
- Don't post physical activities that could appear to contradict your injuries

EVEN INNOCENT POSTS CAN BACKFIRE

A photo of you smiling at a family dinner can be presented as "proof" that you weren't really hurting. Context disappears in court. Assume anything public will be screenshotted.

SECTION 08

Financial *protection.*

Keep every receipt. Keep every record. Organization protects you more than most people realize.

Build a dedicated accident folder

- Medical records
- Repair invoices
- Towing bills
- Rental car receipts
- Missed work documentation
- Mileage logs (to medical visits)
- Insurance correspondence
- All photos and videos

● AVAILABLE 24 / 7 / 365 · FREE ATTORNEY CONSULT

Sarah — your free *AI accident assistant*

A wealth of knowledge. Always available. No cost, no obligation.

1 (978) 515-6063

www.wreckmatch.com

SECTION 09

Mental & emotional *health.*

Accidents affect more than vehicles and bodies. The emotional toll is often the longest-running cost.

Many people experience:

Anxiety

Sleep issues

Driving fear

Chronic stress

Emotional trauma

Intrusive thoughts

THIS IS REAL, AND IT MATTERS

Emotional recovery deserves the same attention as physical recovery. If symptoms persist beyond a few weeks, speaking with a qualified professional is a sign of strength — not weakness.

SECTION 10

The first *72 hours.*

The few days right after an accident shape everything that follows.

That window is when you have the best chance to:

- Preserve fresh, accurate evidence
- Document injuries while symptoms are visible
- Protect insurance claims with clear records
- Establish timelines that hold up later
- Make informed decisions before pressure mounts

● AVAILABLE 24 / 7 / 365 · FREE ATTORNEY CONSULT

Sarah — your free *AI accident assistant*

A wealth of knowledge. Always available. No cost, no obligation.

1 (978) 515-6063

www.wreckmatch.com

Quick accident *checklist.*

Tear this page out. Save it in your glovebox. Hope you never need it.

SAFETY — FIRST 60 SECONDS

- Move to safety if possible
- Check yourself and passengers for injuries
- Turn on hazard lights
- Call 911 if anyone is hurt

DOCUMENTATION — BEFORE LEAVING THE SCENE

- Photograph the entire scene from multiple angles
- Photograph all vehicles, plates, and damage
- Get names and phone numbers of every witness
- Obtain officer name, badge, and report number
- Record the time, location, and weather

MEDICAL — FIRST 24-72 HOURS

- Seek a medical evaluation, even if you feel okay
- Monitor for delayed symptoms daily
- Save every record, prescription, and receipt

● AVAILABLE 24 / 7 / 365 · FREE ATTORNEY CONSULT

Sarah — your free *AI accident assistant*

A wealth of knowledge. Always available. No cost, no obligation.

1 (978) 515-6063

www.wreckmatch.com

RESOURCES

Free help. *Anytime.*

If you've been in an accident and have questions, you don't have to figure it out alone. The resources below are free to use — no obligation, no pressure.

FREE AI SUPPORT LINE · 24/7

Talk to *Sarah* — anytime, day or night

Sarah is a free, friendly AI assistant who can answer common questions about what to do after an accident, walk you through your next steps, and connect you to a **free attorney consultation** at no cost to you.

1 (978) 515-6063

CALL OR TEXT · NO COST · NO OBLIGATION

- ✓ Available 24 / 7 / 365
- ✓ Free attorney consult connection
- ✓ A wealth of accident knowledge
- ✓ Calm, judgment-free support

More resources at WreckMatch

ONLINE HUB

WreckMatch.com

Articles, checklists, state-by-state insurance basics, and additional educational content designed to help accident victims make informed decisions.

→ [Visit wreckmatch.com](https://wreckmatch.com)

SELF-SERVE TOOLS

Documentation Checklists

Downloadable scene checklists, evidence logs, and folder templates you can print or save to your phone — the same tools used inside this guide.

ACCIDENT SURVIVAL GUIDE
→ wreckmatch.com/resources

RESOURCES & SUPPORT

IMPORTANT

Full legal *disclaimer.*

Please read this section carefully before relying on any information in this guide.

EDUCATIONAL PURPOSE ONLY

This guide is provided for general educational and informational purposes only. It is not, and should not be construed as, legal advice, medical advice, insurance advice, or professional advice of any kind. Reading this guide does not create an attorney-client relationship, a doctor-patient relationship, or any other professional relationship between you and the publisher, authors, contributors, or any affiliated party.

NOT A SUBSTITUTE FOR PROFESSIONAL COUNSEL

Every accident, injury, and insurance situation is unique. The information here is general in nature and may not apply to your specific circumstances. You should always consult a qualified, licensed attorney, physician, or insurance professional regarding your particular situation before making decisions that could affect your health, legal rights, or financial interests.

VARIATION BY JURISDICTION

Laws, statutes of limitations, insurance regulations, traffic codes, and procedural rules vary significantly by state, county, and municipality, and they change over time. Nothing in this guide should be interpreted as a statement of the law in your jurisdiction. Always verify current requirements with a licensed professional in your state.

NO GUARANTEES OF OUTCOME

Following any suggestion in this guide does not guarantee any particular result, settlement value, medical outcome, or insurance recovery. Past results do not predict future outcomes. The publisher makes no representations or warranties, express or implied, about the completeness, accuracy, reliability, suitability, or availability of the information contained in this guide.

● AVAILABLE 24 / 7 / 365 · FREE ATTORNEY CONSULT

Sarah — your free *AI accident assistant*

A wealth of knowledge. Always available. No cost, no obligation.

1 (978) 515-6063

www.wreckmatch.com

The free AI support line — **1 (978) 515-6063** — is operated by an artificial intelligence assistant (Sarah). Sarah is a conversational tool and is not a licensed attorney, medical professional, or insurance agent. Sarah cannot provide legal, medical, or insurance advice, cannot represent you, and cannot enter into any binding agreement on your behalf. Call your attorney, doctor, or insurance agent for more information.

ACCIDENT SURVIVAL GUIDE

DISCLAIMER

Informed people make *better* decisions.

Car accidents are stressful, confusing, and often overwhelming. But the people who stay calm, stay organized, and stay informed tend to recover faster — in every sense of the word.

The goal of this guide is simple:

- Help people stay calm
- Help people stay organized
- Help people protect themselves
- Help people avoid preventable mistakes



Knowledge matters after an accident. Pass this guide along to someone you care about — before they need it.

NEED HELP RIGHT NOW?

Call or text **Sarah** — our free, 24/7/365 AI accident assistant — at **1 (978) 515-6063**

Sarah can answer common questions, walk you through next steps, and connect you to a **free attorney consult** — at no cost to you. You can also visit **wreckmatch.com** for additional resources and the same free consult connection.

Please review the full legal disclaimer on the prior page before relying on any information in this guide.