

Prepare a family accident plan

Complete before a trip. Review together. Keep a copy in the vehicle.

Your driver and the people to call

Driver name

Driver phone

Parent / trusted contact

Contact phone

Backup contact

Backup phone

Vehicle and insurance

Vehicle year / make / model

Plate / state

Insurance company

Claims phone

Policy number (optional; protect this copy)

Roadside assistance phone

Preferred destination - confirm acceptance before towing

Preferred assessment / repair shop

Shop phone

Shop address

CR1stop: 651-292-1485 | 159 Pennsylvania Ave W, Saint Paul, MN 55103. Call to confirm access and capacity. Emergency or police requirements may control the initial tow.

Complete only the information you want carried in the vehicle. Do not include Social Security numbers, payment details or full identity-document numbers. Keep sensitive records separately. Review this plan when contacts or coverage change.

Plan reviewed on

At the scene and before repairs

Safety first. Collect information only when safe. Keep your records.

- ☐ Seek emergency assistance when needed; follow responders' instructions.
- ☐ Do not drive with suspected unsafe operation or enter traffic for photographs.
- ☐ Confirm the tow destination, receiving facility and available charge information.
- ☐ Read authorizations: towing, storage, assessment, repair and disposal are separate.
- ☐ Keep photos, receipts and messages; note observations without assuming fault.
- ☐ Notify your insurer and ask for the claim contact and next inspection step.

Incident and vehicle location record

Accident date / time

Accident location

Claim number

Claim contact / phone

Tow company / phone

Current vehicle location / phone

Known towing / storage terms and start date

Police / incident report reference, if available

Observed concerns / next agreed step

Before authorizing assessment or repair

Confirm scope, rates or fees, spending limits, storage and release arrangements. Ask who is expected to pay; insurer reimbursement is not guaranteed. Keep estimates, photos, service records and warranty terms. Discuss records and removed-part retention before disassembly.

A salvage or holding-yard destination alone does not determine total loss. Ask whether a decision has been made and what assessment supports it. Repairability, settlement and title status are separate questions.

More guidance: cr1stop.com/after-accident-playbook/ | Minnesota consumer resources: mn.gov/commerce/insurance/auto/ . Coverage and legal-rights questions belong with the insurer, Commerce or a licensed attorney.

Build a clear claim record

Keep original records. Be accurate. Ask about reporting requirements.

Police notification and the incident report

Call 911 for an emergency, injury, immediate danger or suspected impaired driving. For a non-emergency, contact the appropriate agency for reporting instructions. Minnesota Statutes 169.09, subdivision 6, requires prompt police notification when a collision results in injury to or death of another. Other reporting obligations can apply; follow official instructions.

A police record can be especially important when there is injury, a hit-and-run, suspected theft or vandalism, conflicting accounts or missing driver information. Ask your insurer what reports or notice your policy requires. An official record may help document the event and agency observations when accounts later differ.

Police notification, an incident number and a completed investigation report are different. Ask how to obtain the available record and how to report a factual error. A report does not automatically establish fault, guarantee coverage or preserve every right. If officers do not attend, ask how to document/report the incident; do not describe it as investigated.

People and records to follow up

Police agency / contact

Officer / incident number

Other driver / contact

Other vehicle / plate / insurer

Witness name / contact

Photo / dashcam / record locations

Documentation checklist

- When safe, capture damage, vehicle positions, road signs and scene context.
- Keep original photos/videos with dates; back them up without editing the originals.
- Note time, place, weather and what you observed; separate facts from assumptions.
- Preserve dashcam footage promptly before it is overwritten; note nearby cameras.
- Save towing/storage receipts, estimates, authorizations and claim correspondence.
- Record claim number, contacts, dates, requested documents and next agreed steps.

Notify your insurer promptly and use its secure channel for records. Share sensitive identifiers only when necessary with the proper recipient. Keep your own copies. For injury, evidence preservation, disputed rights or deadlines, consult a licensed attorney. CR1stop provides technical assessment, not legal or settlement representation.

Record condition before a loss

Keep dated snapshots and a repair / maintenance history.

Build and refresh your vehicle baseline

Document the vehicle now, before an accident makes its earlier condition difficult to show. A practical reminder is every six months and after significant repairs, new damage or equipment changes; this is a suggested habit, not a legal or insurance deadline. Keep earlier versions rather than replacing them.

Take safe, dated photos of all four sides, corners, wheels/tires, windshield, interior and visible existing damage. Record mileage and dashboard messages with the vehicle safely parked. Do not start an unsafe vehicle or photograph while driving. Photos and customer observations are not an inspection or safety clearance.

Baseline date

Mileage / unit

Existing damage / unresolved concerns

Where original dated photos are stored

Verified equipment / changes and supporting record

Keep every repair and maintenance record

Retain invoices and receipts with dates, mileage, work performed, parts, provider, cost and warranty terms. Keep repair completion, measurement, scan and calibration reports when supplied. Record DIY work accurately, label it as owner-performed and retain receipts. A self-entered history is not an independently verified service record.

Recent service: date / mileage / work / provider

Location of invoices and completion records

If the vehicle is later totaled, these records may help document its pre-loss mileage, condition and equipment when reviewing a valuation. Maintenance spending is not automatically added dollar-for-dollar to market value or reimbursed. Keep your copies and ask the insurer how the records were considered.