Personal Injury Checklist

What to do after an accident in Massachusetts | Muggeo & Associates | Call or text (978) 741-1177, 24/7

1. At the Scene

- ☐ Get emergency help and medical care if anyone is hurt.
- ☐ Call the police for any crash or serious incident, or report it to the manager, property owner, boat operator or airline staff.
- ☐ Ask for the report number or a copy of the incident report.
- ☐ Photograph and video the scene, vehicles, hazards, warning signs, lighting, weather and your injuries, if it is safe.
- ☐ Get names, phone numbers and insurance information for everyone involved.
- ☐ Get names and contact information for witnesses.
- ☐ Do not apologize, guess about fault or post about the incident online.

2. In the First Few Days

- ☐ See a doctor even if you feel okay; some injuries appear later.
- ☐ Tell every provider how the injury happened.
- ☐ Notify your own insurance company; after a car crash in Massachusetts, ask about Personal Injury Protection (PIP) benefits.
- ☐ Keep the clothing, shoes or product involved, unwashed and unrepaired.
- ☐ Write down what happened while it is fresh, including times, places and what people said.
- ☐ Ask businesses and nearby properties to preserve video; many systems overwrite footage within days.
- ☐ Save texts, emails, app records, ride receipts and booking confirmations.

3. Records to Keep While You Recover

- ☐ Medical records, imaging reports, prescriptions and every bill
- ☐ Mileage and travel to appointments, and out-of-pocket receipts
- ☐ Pay stubs and a log of missed work and lost income
- ☐ A simple journal of pain, sleep, limitations and activities you cannot do
- ☐ Letters, emails and claim numbers from every insurance company

4. Dealing With Insurance Companies

- ☐ Do not give a recorded statement to the other side's insurer before getting advice.
- ☐ Do not sign medical authorizations or releases you do not understand.
- ☐ Do not accept a quick settlement before you know the full extent of your injuries.
- ☐ Keep a list of every call: date, name and what was said.

5. Know Your Deadlines

- ☐ Most Massachusetts personal injury claims must be filed within three years (G.L. c. 260, § 2A).
- ☐ Injuries from a defect in a public way, and many falls on snow or ice, can require written notice within 30 days.
- ☐ Claims against cities, towns and other public employers generally require written presentment within two years (G.L. c. 258, § 4).
- ☐ Cruise tickets, airline travel and accidents abroad can have much shorter deadlines.

Questions? Call or text Muggeo & Associates at (978) 741-1177, any time, or visit ljmassoc.com/contact. 133 Washington Street, Salem, MA 01970 | 160 SE 9th Street, Fort Lauderdale, FL 33316.

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