



Car Accident Checklist

Essential steps to protect your health, your rights, and your claim after a crash in Missouri and Kansas.

1 AT THE SCENE – SAFETY FIRST

Your safety comes first. What you do in the first few minutes protects both your health and, later, your claim.

- **Get to safety:** If you are able, move yourself and your vehicle out of live traffic and turn on your hazard lights. Do not stand in open lanes to inspect damage.
- **Call 911:** Report the crash and request police and medical help – even if it seems minor. The police report is one of the most important pieces of evidence in your case.
- **Check for injuries:** Check yourself, your passengers, and others. Do not move anyone who is seriously hurt unless they are in immediate danger.
- **Do not admit fault – and do not argue it:** Stick to the facts with the police and the other driver. Even a polite “I’m sorry” can later be twisted into an admission. Let the investigation determine who was at fault.

2 DOCUMENT THE CRASH

Evidence at a crash scene disappears within minutes – vehicles get moved and memories fade. Capture as much as you safely can.

- **Photograph everything:** All vehicles and damage, license plates, the resting position of the cars, skid marks, traffic signals and signs, road and weather conditions, and any visible injuries.
- **Exchange information:** Get the other driver’s name, phone, address, driver’s license number, license plate, insurance company, and policy number.
- **Identify witnesses:** Collect names and phone numbers of anyone who saw the crash. An independent witness can be the difference in a disputed case.
- **Capture the report details:** Ask the responding officer for the report number and which agency to request the report from.



3 MEDICAL CARE & YOUR HEALTH

Your health is the top priority – and your medical records are the backbone of any claim you bring.

- **Get checked out right away:** Even if you feel fine. Adrenaline can mask serious injuries – whiplash, concussion, internal bleeding – for hours or days. Go to the ER or urgent care.
- **Follow your treatment plan strictly:** Attend every follow-up, complete physical therapy, and take prescribed medication. Insurers seize on “gaps in treatment” to argue you were not seriously hurt.
- **Keep every record and receipt:** Medical bills, prescriptions, mileage to and from appointments, and any out-of-pocket cost connected to the crash.
- **Track your lost work:** Document missed days, reduced hours, and any income lost because of your injuries.

4 INSURANCE & COMMUNICATION

How you handle insurers in the first weeks can decide what your claim is worth. Adjusters are trained to limit what the company pays.

- **Report to your own insurer – facts only:** Notify your insurance company promptly, but stick to the basics: time, date, and location. (In Kansas, your own PIP coverage pays first – see Section 5.)
- **Do not give a recorded statement to the other driver’s insurer:** You are not required to, and your words can be taken out of context to shift blame onto you. Decline politely and speak with an attorney first.
- **Do not accept a quick settlement or sign a medical release:** Early lowball offers arrive before you know the full cost of your injuries. Once you sign, you usually cannot reopen the claim.
- **Stay off social media:** Do not post about the crash, your injuries, or your daily activities. A single photo can be used by the defense to argue your injuries are exaggerated.



5 MISSOURI VS. KANSAS – KNOW WHICH RULES APPLY

In the Kansas City metro, the state line where your crash happened changes your rights dramatically. You must know which state's rules govern your accident.

At-Fault vs. No-Fault – Who Pays First

- **Missouri (At-Fault):** You can pursue the at-fault driver and their insurer directly – including for pain and suffering – from the start.
- **Kansas (No-Fault / PIP):** Your own Personal Injury Protection (PIP) coverage pays your medical bills and lost wages first, regardless of who caused the crash (minimum PIP includes \$4,500 in medical per person). To step outside no-fault and sue the at-fault driver for pain and suffering, your claim must cross a threshold – generally more than \$2,000 in medical bills, or a fracture, permanent injury, disfigurement, or death.

Statute of Limitations – Your Deadline to File

- **Missouri:** You generally have five (5) years from the date of the crash to file a personal injury lawsuit.
- **Kansas:** You generally have only two (2) years. Missing this deadline means your case will be dismissed, no matter how strong it is.

Comparative Fault – How Shared Blame Affects Recovery

- **Missouri (Pure Comparative Fault):** You can recover even if you were mostly at fault; your award is reduced by your share. Found 90% at fault, you can still recover 10% of your damages.
- **Kansas (Modified Comparative Fault – 50% Bar):** You can recover only if you are less than 50% at fault. If you are found 50% or more responsible, you recover \$0.

EXTRA NOTES

You deserve clarity, representation, and a full pursuit of what is right.

Yonke Law – 816-221-6400 – yonke.law