

After a Crash in Oregon

A step-by-step checklist. Keep it in your glove box.

1. At the scene

- ☐ **Check for injuries.** Call 911 if anyone is hurt, if a vehicle cannot be moved, or if you feel unsafe.
- ☐ **Stop and stay.** Oregon law requires every driver in a crash to stop at or near the scene and remain until the information below has been exchanged (ORS 811.700 and 811.705).
- ☐ **Help anyone who is hurt.** Drivers must give reasonable help to injured people, including arranging transport for medical care when it is needed or asked for (ORS 811.705).
- ☐ **Exchange information:** names and addresses of the drivers, vehicle owners and passengers; vehicle registration numbers; and each insurance company, policy number and insurer phone number (ORS 811.700).
- ☐ **Take photos** of all vehicles, license plates, the scene, road conditions and any visible injuries. Write down names and phone numbers of witnesses.
- ☐ **Stick to the facts.** Describe what happened; do not argue about who was at fault.

2. Within 72 hours

- ☐ **File an Oregon Traffic Accident and Insurance Report** with ODOT within 72 hours if anyone was injured or killed, damage was over \$2,500, or a vehicle had to be towed from the scene (ORS 811.720 and 811.725). Filing a police report does not replace this report.
- ☐ **Call your own insurance company** to open a claim, and ask for your Personal Injury Protection (PIP) claim number.

3. Get checked, even if you feel fine

- ☐ Neck pain, back pain, headaches, dizziness and stiffness often appear hours or days after a crash, once adrenaline wears off. An early exam finds injuries sooner and starts the medical record your claim may need.
- ☐ **Go to an emergency room or call 911 first** for severe head or neck pain, weakness or numbness on one side, confusion, repeated vomiting, loss of consciousness, or loss of bladder or bowel control.

4. How Oregon PIP pays for your care

Every Oregon auto policy on a private passenger vehicle includes PIP (ORS 742.520). PIP pays reasonable and necessary medical expenses from your own policy, at least \$15,000 per person, for care within two years of the crash, whoever caused it (ORS 742.524(1)(a)). Passengers, pedestrians and cyclists can be covered too. Give your provider your insurance company and PIP claim number so the bills go to the right place.

5. Keep good records

- ☐ Claim numbers, adjuster names and phone numbers.
- ☐ Every medical visit, receipt and prescription, and the miles you drive to appointments.
- ☐ Work you miss, and a short daily note of your symptoms and what you cannot do.

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