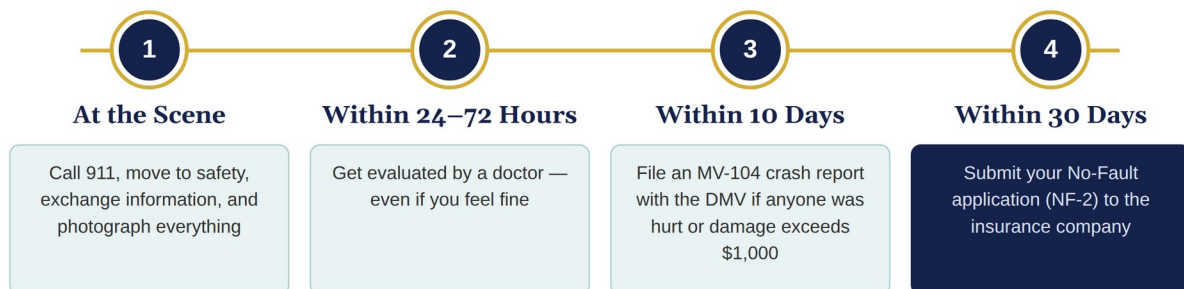


What to Do After a Car Accident in New York

A Client Guide from the Law Offices of Jason G. Krantz, PC

The minutes, days, and weeks after a crash are confusing — and they're also when the most important decisions about your health and your claim get made. New York has strict reporting rules and short insurance deadlines that many people don't learn about until it's too late. Use this step-by-step checklist to protect your health, your rights, and your claim.

Your First 30 Days at a Glance



1. At the Scene

- ☐ **Check for injuries and call 911.** Request police and medical help for anyone who is hurt. A police report creates an official, independent record of what happened.
- ☐ **Stay at the scene.** Leaving the scene of an accident involving injury or property damage without exchanging information is a crime in New York. If it's safe and the vehicles can be moved, get out of the flow of traffic.
- ☐ **Exchange information** with every driver involved: name, address, driver's license, plate number, insurance company, and policy number.
- ☐ **Document everything.** Photograph all vehicles, damage, skid marks, road conditions, traffic signals, and your visible injuries.
- ☐ **Get witness contact information.** Independent witnesses can be decisive when fault is disputed.
- ☐ **Don't admit fault or guess.** Stick to the facts with police and other drivers — even an apology can be used against you later.

2. In the Days After

- ☐ **Get medical care right away** — ideally within 24 to 72 hours, even if you feel fine. Many injuries, including concussions and soft-tissue injuries, don't show symptoms immediately, and gaps in treatment are a common insurance argument against claims.
- ☐ **File an MV-104 crash report** with the New York DMV within 10 days if anyone was injured or killed, or if property damage to any one person exceeds \$1,000. This is your responsibility even if the police filed their own report.
- ☐ **Notify your own insurance company** promptly, as your policy requires.

Don't miss this: To receive No-Fault benefits for your medical bills and lost wages, you must submit a written No-Fault application (Form NF-2) within 30 days of the accident. Missing this deadline can cost you coverage you've already paid for.

3. In the Weeks Ahead

- ☐ **Follow your treatment plan** and keep every appointment. Your medical records are the backbone of your claim.
- ☐ **Keep a file** of medical bills, receipts, pay stubs showing missed work, repair estimates, and all insurance correspondence.
- ☐ **Write down how the injury affects your daily life** — pain levels, missed events, and tasks you can no longer do.
- ☐ **Be cautious with insurance adjusters.** You are not required to give a recorded statement to the other driver's insurer, and early settlement offers are often far less than a claim is worth.
- ☐ **Stay off social media** about the accident and your recovery. Insurers routinely review posts and photos.
- ☐ **Speak with a personal injury attorney** before signing any release or accepting a settlement.

How New York's No-Fault System Works

New York is a "no-fault" state. After most car accidents, your own auto insurance pays your basic economic losses — up to \$50,000 per person for necessary medical expenses, a portion of lost wages, and certain other costs — regardless of who caused the crash.

To step outside the No-Fault system and pursue the at-fault driver for pain and suffering, you generally must show a **"serious injury"** as defined by New York Insurance Law, such as a fracture, significant disfigurement, permanent loss or significant limitation of use of a body function or system, or an injury that prevents you from performing your usual activities for 90 of the first 180 days after the accident.

Key Deadlines After a New York Car Accident

Deadline	What It Applies To
10 days	File an MV-104 crash report with the DMV (injury, death, or more than \$1,000 in property damage)
30 days	Submit your No-Fault application (NF-2) to the insurance company
90 days	File a Notice of Claim if a city, municipal vehicle, or public authority is involved
3 years	File a personal injury lawsuit against a private at-fault driver

Injured in a Crash? Let's Protect Your Claim.

The steps you take now can shape the outcome of your case. Schedule a consultation with the Law Offices of Jason G. Krantz, PC, and let us handle the insurance companies while you focus on recovering.

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This guide is provided for general informational purposes only and does not constitute legal advice, nor does it create an attorney-client relationship. Personal injury laws and deadlines are fact-specific and change over time; please consult a licensed New York attorney about your specific situation as soon as possible after an injury.