



What to Do Immediately After a Bicycle Accident in Florida

A Step-by-Step Checklist to Protect Your Health, Your Rights, and Your Case

IMPORTANT NOTE: This checklist is for informational purposes only and does not constitute legal advice. Every accident is different. If you have questions about your specific situation, consult a qualified Florida personal injury attorney.

If you're a cyclist, an accident is different.

You don't have the protection of a vehicle.

You don't have time to think clearly.

And the decisions you make in the first hour can directly impact your health—and your ability to recover compensation.

Many cyclists make the same mistake:

They feel "fine," exchange information, and leave.

Then the pain sets in.

The confusion starts.

And the evidence is already gone.

This checklist walks you through exactly what to do immediately after a bicycle accident in Florida so you can protect yourself physically, legally, and financially.

STEP 1: Ensure Safety and Call 911

- ☒ Move to a safe location if possible
- ☒ Call 911 immediately
- ☒ Request medical assistance if anyone is injured
- ☒ Stay at the scene until law enforcement arrives

Why this matters:

A police report creates an official record of the accident, which is critical in bicycle accident claims.

STEP 2: Seek Medical Attention

(Even If You Feel "Fine")

- ☒ Accept medical evaluation at the scene if offered
- ☒ Visit an emergency room, urgent care, or doctor as soon as possible
- ☒ Follow all medical advice and treatment plans

Why this matters:

Cyclists often experience delayed symptoms, including head injuries, internal injuries, and soft tissue damage. Delaying care can harm both your health and your claim.

STEP 3: Document the Scene

- Take photos of your bicycle, vehicle(s), and surroundings
- Capture road conditions, traffic signals, and skid marks
- Photograph visible injuries
- Get multiple angles

Why this matters:

Evidence disappears quickly. Photos can make or break your case.



STEP 4: Gather Information

- Driver's name, phone number, and insurance information
- License plate number
- Names and contact information of witnesses

Why this matters:

Witness statements and accurate driver information are critical in proving fault.

STEP 5: Do NOT Admit Fault

- Do not apologize or admit blame
- Do not speculate about what happened

Why this matters:

Even simple statements can be used against you later by insurance companies.

STEP 6: Avoid Speaking to Insurance Adjusters

- Do not give a recorded statement
- Do not discuss details of the accident
- Refer them to your attorney

Why this matters:

Insurance companies are trained to minimize claims. What you say can reduce or eliminate your compensation.



STEP 7: Preserve Evidence

- Keep your bicycle in its current condition
- Do not repair or discard damaged equipment
- Save your helmet, clothing, and gear

Why this matters:

Physical evidence can support impact points, severity, and liability.

STEP 8: Keep Records

- Save all medical records and bills
- Document symptoms and recovery
- Track missed work and expenses

Why this matters:

Proper documentation supports the full value of your claim.

The First Hour Matters More Than You Think

What you do immediately after a bicycle accident can determine whether you:

- Recover full compensation
- Struggle to prove your case
- Or walk away with nothing

Cyclists are often at a disadvantage in accident claims.

This checklist helps level the playing field.

Common Mistakes Cyclists Make After an Accident

Most cyclists don't lose their case because of the crash.

They lose it because of what happens next.

✗ Leaving the scene too quickly

You feel okay and just want to go home.

No report. No record. No proof.

✗ Not calling the police

Without an official report, it becomes your word vs. theirs.

✗ Failing to document the scene

No photos. No evidence. No way to prove what actually happened.

✗ Talking to insurance too soon

They sound helpful. They are not.

Recorded statements can be used against you.

✗ Waiting too long for medical care

Adrenaline hides injuries.

Delays give insurance companies a reason to deny your claim.

These are the mistakes that cost cyclists their cases every day.



FINAL REMINDER

Protect Yourself Before You Need It

If you ride, this is something you should have saved and accessible.

Download it. Keep it. Share it.

And if you've been involved in a bicycle accident and have questions, speak with an experienced attorney as soon as possible.

About This Checklist

Prepared by **Kristopher Torres, Esq.**, Florida Personal Injury Attorney, to help injured individuals understand the immediate steps that matter most after an accident.

Have questions about your situation?

A brief conversation can help you understand your options and next steps.

IMPORTANT DISCLAIMER

This checklist is provided for general informational purposes only and does not constitute legal advice. Reading or using this document does not create an attorney-client relationship. Every accident and injury is different. Laws and deadlines may change. If you have questions about your specific situation, you should consult a qualified Florida personal injury attorney.

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