

Auto Claim Evidence Checklist

Tick off each item as you collect it. Stronger evidence means fewer back-and-forth requests and a clearer basis for any disagreement with the insurer.

The crash

- ☐ Police crash report or report number
- ☐ Your state's driver crash report, if one was required
- ☐ Photos of the scene, all vehicles, plates and damage
- ☐ Witness names and phone numbers

Your vehicle

- ☐ Title and registration
- ☐ Window sticker or build sheet (trim and options)
- ☐ Maintenance and repair records
- ☐ Receipts for recent tires, brakes, upgrades or aftermarket parts
- ☐ Photos of the vehicle before the loss

The claim

- ☐ Insurer's repair estimate or total-loss valuation report
- ☐ Your own comparable vehicle listings
- ☐ Loan or lease payoff statement
- ☐ Rental and transport receipts
- ☐ Claim communication log
- ☐ Medical bills and records (if anyone was hurt)