

PROPERTY DAMAGE: STEP-BY-STEP GUIDE



Protect yourself from fees, delays, and insurance mistakes after a crash.

INJURY ATTORNEYS

STEP 1

AT THE SCENE TOW/STORAGE INFO

- Where is the vehicle going?

(Company, Address, Phone)
- Tow receipt # _____
- Storage/ Administration fees
\$ _____
- Photos Before Tow

STEP 2

RETRIEVE PROPERTY SAFELY

- Ask Retrieval Rules and Hours
- Photograph All Sides & Interior
- Remove Valuables, Medicines, Tools, etc.
- Keep Child Car Seats
(may need replacement)
- Keep Damaged Items

STEP 3

REPORT CLAIM + CONFIRM COVERAGE

- Notify your insurer
(rental, collision, towing, storage limits)
- Confirm At-Fault Liability Rental Authorization
- Ask if Inspection is Required
- Avoid Recorded Statement to Other Insurer

STEP 4

RENTAL CAR

- Who Pays + Daily/Total Limit
(in writing)
- Taxes/Fees + Vehicle Class
- Save Receipts
(Rental, Ride-Share, Mileage)
- If Total Loss is Likely,
Ask Rental Cutoff Date

STEP 5

REPAIR VS. TOTAL LOSS (FL)

- Request Written Total-Loss + Valuation Report
(comparables)
- Challenge Low Value with Listings/Options/Repairs/Mileage/Condition Photos
- Ask About Keeping Salvage
- Don't Authorize Teardown/Repairs until Repair vs Total Loss is Confirmed

STEP 6

IF REPAIRED: REPAIR CHECKLIST

- Written Estimate + Timeline OEM Parts Confirmation
- Photos Before/During/After + Keep Invoices, Parts, Paint Documents, etc.
- Request Alignment + Diagnostic/Calibration Reports

STEP 7

DIMINISHED VALUE (IF REPAIRED)

- Confirm DV claim is Against At-Fault Insurer
- Gather: Pre-Loss Photos, Maintenance, Mileage, Options, Full Repair File
- Get DV Appraisal
- Send Written DV Demand with Appraisal, Invoices, Photos, and Dollar Request

STEP 8

STORAGE / IMPOUND FEES

- Ask Daily Rate + Administration Fees
- Move Vehicle Promptly After Inspection/Photos
- If Total Loss, Confirm Storage Responsibility + Timeline
- Keep all Tow/Storage Invoices + Itemization

STEP 9

PAPER TRAIL

- Create a Folder: Tow/Storage, Rental, Estimates, Invoices, Emails, and Texts
- Log Key Dates
(crash/tow/inspection/repair/total-loss offer)
- Save All Insurer and Shop Communications

Disclaimer: This guide was provided by Spinner Law Firm, Injury Attorneys, (813) 991-5099 and is for general informational purposes only and is not legal or medical advice. Every case is different. If you need legal advice, consult a licensed attorney. If you have emergency symptoms, call 911 or seek immediate medical care.

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