

FREE GUIDE • UTAH • NEVADA • WASHINGTON • IDAHO

AFTER A CRASH.

Four things to do, in the order that matters. The whole thing takes ten minutes to read and it is written for the day you would rather not be having.

- 01 Get safe, then get it on the record**
- 02 Get the video** — this is the part with a deadline
- 03 Get checked out**
- 04 Talk to an attorney**

01

GET SAFE, THEN GET IT ON THE RECORD

The first fifteen minutes decide how much of this you can prove later. Everything on this page is something you can do from where you are standing.

RIGHT NOW

- ☐ **Check everyone.** Yourself first, then passengers, then the other car.
- ☐ **Move if the car moves.** Off the travel lane, hazards on. Stay in the car if stepping out is not safe.
- ☐ **Call 911** if anyone is hurt, if a car is blocking traffic, or if the other driver leaves.
- ☐ **Ask for the officers' names and badge numbers,** and where the report will be available.
- ☐ **Describe what happened,** not why it happened. Your state's insurance regulator puts it plainly: do not admit fault at the scene.

COLLECT BEFORE YOU LEAVE

- ☐ Name, address and phone for every driver
- ☐ Insurance company, policy number and agent phone
- ☐ Plate, make, model and colour of each car
- ☐ Names and numbers of any witnesses
- ☐ The exact cross-streets and the time on your phone
- ☐ Photos: all four corners of both cars, both plates, the intersection, the signals, skid marks, debris, the street signs
- ☐ Your own voice memo describing it while it is fresh

WHEN THE CRASH HAS TO BE REPORTED

Injury or death always has to be reported, immediately, in all four states. Property damage has a dollar line, and each state draws it somewhere different.

STATE	REPORT REQUIRED AT	IF POLICE DID NOT COME
Utah	\$2,500 in apparent damage 41-6a-401(4)	Notify law enforcement immediately. Utah has no automatic filing window – the ten days runs from the day the state asks you for a report.
Nevada	\$750 in apparent damage NRS 484E.070	File form SR-1 with the DMV within 10 days . Excused if an officer investigated and their report lists everyone's insurance.
Washington	\$1,000 in apparent damage WAC 446-85-010	File your own collision report within 4 days . This is the one hard driver deadline of the four.
Idaho	More than \$1,500 Idaho Code 49-1305	Notify police immediately by the quickest means available. Idaho puts the written report on the officer, not on you.

Idaho asks for one extra thing at the scene. Idaho Code 49-1302 requires you to actually show your licence, registration and proof of insurance to the other party – not just recite the numbers.

02 GET THE VIDEO

This is the only step with an expiry date on it. Your memory of the crash will still be there in a month. The footage very often will not.

WHAT MOST PEOPLE ASSUME, AND WHAT IS ACTUALLY TRUE

Nearly everyone assumes the state traffic cameras caught it. Three of the four state transportation departments say, in their own published words, that they did not:

“UDOT cameras provide live feeds only and do not record or store footage of intersections.”

UTAH DEPARTMENT OF TRANSPORTATION, RECORDS-REQUEST PAGE

“We do not retain or record video footage of the roadway from our network of intersection and freeway cameras.”

WASHINGTON STATE DEPARTMENT OF TRANSPORTATION

“We do not record the video from our cameras.”

NEVADA DEPARTMENT OF TRANSPORTATION

AND WHERE VIDEO DOES EXIST, IT IS ON A TIMER

30 days

Washington's own retention schedule destroys routine security video after a month

3 days

the shortest overwrite cycle federal guidance found at state traffic-management centres

743

CollisionCam cameras on intersections, keeping what they see

SO, IN THE FIRST WEEK

- 1 **Ask us.** CollisionCam runs 743 cameras on intersections across four states and keeps what they see. If your crash is on one of them, the clip is yours, free.
- 2 **Walk the corners.** The petrol station, the drive-through, the storefront facing the intersection. Ask that day – most business systems overwrite inside a fortnight.
- 3 **Ask the officer** whether a dashcam or body camera captured it, and how to request a copy.
- 4 **Save your own.** Back the photos and the voice memo off your phone somewhere else.

Ask early even if you are unsure it was covered. Checking costs you a minute and nothing else, and the answer stops being available on its own schedule rather than yours.

03 GET CHECKED OUT

Even if you feel fine. Especially if you feel fine.

22%

of crash patients said their neck pain began more than twelve hours after the crash

62%

had neck pain eventually – but only 31% had it on record at the first examination

Both numbers come from one study of 137 people, followed for one to two years after their crash (Deans et al., BMJ, 1986). The practical version: adrenaline is doing you a favour right now, and it is going to stop. The NHS puts the onset at **several hours**, often worse the following day.

The state of the car tells you very little about the state of the person in it. Slow collisions injure people. Badly damaged cars sometimes carry people out of them unhurt. Let a doctor decide which one this was.

WORTH DOING IN THE FIRST FEW DAYS

- ☐ Get seen, even briefly, and say it was a car crash
- ☐ Describe every symptom, including the ones that feel small
- ☐ Keep every bill, referral and discharge sheet in one place
- ☐ Go back if something new starts
- ☐ Write down the days you missed at work

A gap in treatment is the thing insurers notice. Keeping appointments matters to your recovery first, and to your claim second.

EMERGENCY ROOM NOW IF

- ☐ A headache that keeps getting worse
- ☐ Repeated nausea or vomiting
- ☐ Slurred speech, weakness, numbness, poor coordination
- ☐ One pupil larger than the other, or double vision
- ☐ Convulsions or seizures
- ☐ Growing confusion, agitation or unusual behaviour
- ☐ Cannot be woken, or cannot stay awake

CDC DANGER SIGNS AFTER A BLOW TO THE HEAD

WHO PAYS FOR THE VISIT

In two of these states the first bills do not wait on anyone being found at fault.

STATE	WHAT PAYS FIRST
Utah	Your own policy carries at least \$3,000 of personal injury protection for medical care, whoever caused the crash. It is required on every Utah policy.
Washington	If you did not reject PIP in writing, you have it – at least \$10,000 of medical, usable for three years, whoever was at fault.
Nevada & Idaho	At-fault states. Your health insurance or medical-payments cover usually goes first, and the at-fault driver's insurer settles up later.

04 TALK TO AN ATTORNEY

Most will talk to you once for free. Go in with your own file and you will get a straighter answer.

BRING

- ☐ The police report number
- ☐ Your photos and any video you have gathered
- ☐ Both insurance policies and every claim number
- ☐ Every medical record and bill so far
- ☐ A note of work you have missed

ASK

- ☐ What is my case realistically worth, and why?
- ☐ What is your fee, and what comes out of my share?
- ☐ Who actually handles my file day to day?
- ☐ What is my deadline in this state?
- ☐ What happens if I do this without you?

YOUR DEADLINE, AND HOW YOUR STATE PAYS FOR IT

STATE	INJURY CLAIM DEADLINE	HOW MEDICAL BILLS GET PAID
Utah	4 years 78B-2-307 Death claim: 2 years 78B-2-304(3)	No-fault. Your own policy carries at least \$3,000 of PIP medical. To sue for pain and suffering you need a fracture, permanent injury, disfigurement, dismemberment, death – or more than \$3,000 in medical bills.
Nevada	2 years NRS 11.190(4)(e)	At-fault. The other driver's liability cover pays if they are found responsible.
Washington	3 years RCW 4.16.080	At-fault, with PIP available. Insurers must offer it; if you did not reject it in writing you have it – at least \$10,000 of medical, usable for three years, whoever was at fault.
Idaho	2 years Idaho Code 5-219(4)	At-fault. The other driver's liability cover pays if they are found responsible.



STEP 02, IN ABOUT A MINUTE

Ask us for your footage. It is free.

Tell us the intersection, the date and roughly the time. We search 743 cameras and text you whatever we find, with the AI breakdown attached. Scan the code or go to collisioncam.com.

Sources. Utah Code 41-6a-401, 41-6a-402, 78B-2-304, 78B-2-307, 31A-22-307, 31A-22-309 · NRS 484E.030, 484E.070, 11.190 · RCW 46.52.030, 4.16.080, 48.22.085, 48.22.095 and WAC 446-85-010 · Idaho Code 49-1302, 49-1305, 5-218, 5-219 · UDOT records-request page · WSDOT state-route imagery page · NDOT camera-footage notice · Washington State Archives, Local Government Common Records Retention Schedule v5.0 · FHWA-HOP-16-033 · Deans GT et al., BMJ 1986;292:94 · NHS, whiplash · CDC, mild traumatic brain injury and concussion danger signs · Idaho Department of Insurance post-crash checklist · Insurance Information Institute.

Please read this bit. This is general information about 2026 law in four states, gathered from the primary sources listed above, and it is not legal or medical advice. Deadlines and thresholds have exceptions, and they change. A licensed attorney and a doctor in your own state are the people who can tell you what applies to you. CollisionCam is a camera network: we find and hand over footage. Choosing who advises you is entirely yours to make.