

The First 30 Days After Your NC Car Accident

Work through each stage in order. The steps are sequenced to protect both your health and your claim under North Carolina's strict contributory-negligence rule.

At the scene

- Check for injuries; call 911 for anyone hurt or if vehicles block traffic.
- Move to safety; turn on hazards.
- Photograph vehicles, positions, damage, skid marks, signs, and the whole scene before anything moves.
- Exchange name, license, insurance, and plate — but do NOT discuss fault or apologize.
- Get names and phone numbers of every witness.
- Ask the officer how to obtain the crash report and the report number.

Do not say it

A casual "I'm sorry" or "I didn't see you" can become evidence of fault. In NC, being even 1% at fault can bar your recovery entirely. Stick to facts; let the investigation assign blame.

First 24 hours

- See a doctor even if you feel fine — adrenaline masks injuries and gaps in care hurt claims.
- Report the crash to your own insurer (facts only; no recorded statement yet).
- Start a folder: photos, the other driver's info, witness list, and any receipts.
- Write down everything you remember while it's fresh.

First week

- Obtain the official crash report.
- Follow every treatment instruction; attend all follow-ups.
- Begin a daily pain/symptom journal (see our Injury & Pain Journal).
- Notify the at-fault driver's insurer that you are making a claim — keep it brief.
- Do not post about the accident, your injuries, or activities on social media.