



After a Serious Accident

When someone you love is seriously injured, everything can suddenly feel urgent. It isn't.

You do not have to figure out the hospital, insurance, work, finances, home and the future all at once.

Use this list to focus on what matters now and leave the rest for later.

Right now

- ☐ Be with your loved one and focus on the medical information you have been given.
- ☐ Keep notes in your phone or notebook about:
 - Upcoming surgeries or procedures
 - Doctors and specialists' names
 - Questions you want to ask
 - Changes in their condition
 - Information you may need to remember later
- ☐ Ask the hospital if you can speak with a social worker or a case worker.
- ☐ Eat something, Drink water. Sleep when you can.
- ☐ Go home when you need to. You do not need to be at the hospital every minute.
- ☐ You need to take care of yourself so you can take care of your loved one.

In the next few days

- ☐ Make sure the auto insurance claim has been opened
- Ask for:
 - An accident benefits adjuster be assigned to the claim
 - The claim number
 - Any forms that need to be completed
- ☐ Keep all hospital, insurance and accident paperwork together
- ☐ Start saving receipts related to the accident, including:
 - Parking
 - Travel
 - Prescriptions
 - Medical equipment
 - Meals and other expenses you would not normally have
- ☐ If their injuries are serious or recovery may be long, consider speaking with a personal injury lawyer who handles motor vehicle accidents.

You do not need to make any major legal decisions right away. The goal is simply to understand your options.

- ☐ Find out who is handling things through their employer so you have one contact person if you need information about:
 - Pay
 - Benefits – through employer or union
 - Disability paperwork
 - Work forms
 - Time away from work



Things other people can do

You do not have to do everything yourself. Ask someone for help with:

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| ☐ Meals | ☐ Driving |
| ☐ Groceries | ☐ Picking things up from home |
| ☐ Children | ☐ Updating extended family and friends |
| ☐ Pets | ☐ Responding to messages |
| ☐ Laundry | ☐ Keeping track of offers to help |

If people keep asking, “What can I do?” give them something specific.

Keep one place for everything

It does not need to be perfectly organized. One folder, bag or envelope is enough for:

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| ☐ Hospital paperwork | ☐ Medical information |
| ☐ Insurance documents | ☐ Appointment information |
| ☐ Police and collision information | ☐ Work or benefits forms |
| ☐ Receipts | ☐ Notes and questions |

Things that can wait

You do not need to figure out:

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| ☐ When they will return to work | ☐ Every insurance form immediately |
| ☐ What recovery will look like months from now | ☐ Everyone else’s questions |
| ☐ How everything at home will work long-term | ☐ Plans that may need to be changed |
| | ☐ What life will look like after this |

There will be time for those conversations. Right now, deal with what is right in front of you.

And what about you?

When someone is seriously injured, most people will ask how they are doing. It is easy for the person beside them to disappear in the background.

You may feel scared, angry, overwhelmed, exhausted, numb or completely unsure what you are supposed to feel. You may also have moments where you feel okay. There is no right way to handle something like this.

You are allowed to take a break. You are allowed to leave the hospital. You are allowed to laugh. You are allowed to be frustrated. You are allowed to ask for help. You do not have to hold everything together for everyone else. **If all you can do manage is getting through today, that is enough.**

Contact information
