

✓ Checklist for Injury Hard Costs After a Car Accident

Injury hard costs are measurable expenses incurred after a car accident. Prove your hard costs by gathering receipts, bills, and wage loss evidence relevant to your injuries.



Medical Hard Costs

- Ambulance Bill
- Emergency Room Bill (Hospital)
- Emergency Room Doctor Bill
- Urgent Care Bill
- Physician Bills
- Imaging Bills (Facility)
- Imaging Bills (Radiologist)



Out-of-Pocket Expenses

- Prescription Medications
- Over-The-Counter Medications
- Bandage Supplies
- Assistive Devices
- Replacement Services
- Transportation



Therapy Expenses

- Physical Therapy
- Occupational Therapy
- Chiropractor



Wage Loss Documentation

- Lost Wage Letter (from your employer)
- Profit and Loss Statements (for self-employed)
- Income Tax Returns



Notes:

How to Maximize Compensation by Proving Hard Costs

Use this checklist to make sure you've collected as much evidence as possible to support your car accident injury claim. Whether you handle your own claim or hire an attorney, your hard costs will directly impact the value of your injury claim.

Insurance payouts are calculated based on your injury treatment costs with an added amount for pain and suffering. You can maximize your injury compensation with well-organized bills and receipts for all your injury-related expenses.

Important: Insurance companies are only obligated to pay for reasonable medical expenses. Beware of "injury doctors" who run up your medical costs with unnecessary tests and treatments. You might end up with a pile of bills the insurance company won't cover.



Tips for gathering valid proof of hard costs:

- Keep track of every medical or therapy appointment by using a calendar or a notebook
- Get itemized bills for every medical or therapy appointment.
- Medical bills and receipts should reflect the full cost of treatment before any adjustments for Medicare, Medicaid, or private health insurance.
- Get receipts for the full cost of medications, crutches, etc., not just your copay.
- If you had imaging studies, like X-rays, CT Scans, or an MRI, there will be a bill from the facility and a separate bill from the radiologist who interpreted the images.
- Replacement services include hiring help with child care, yard care, and other activities you can't do while recovering from your injuries.
- Transportation costs include parking fees, and mileage or cab fare for medical appointments.
- Proof of wage loss can include sick leave or vacation time you had to use up because of your injuries.



Notes:
