



COVERAGE & CLAIM ROUTES

# Hit-and-Run and No-Contact Crash Proof Workbook

Build a corroborated unknown-driver file and identify the reporting and coverage questions that need urgent verification after a contact or no-contact crash.

WHAT THIS WORKBOOK HELPS YOU DO

01

Complete your contact and event facts

02

Complete your independent corroboration map

03

Complete your reporting and coverage conditions

For people handling accident-related paperwork and preparing clear, evidence-backed questions.

**Use it on screen or on paper.** Save a personal copy before entering information. Blank response areas are fillable; printed copies work just as well. Keep completed copies private.

**Scope.** Educational organization tools, not legal, medical, tax or financial advice. No claim result, coverage decision or payment is promised. Verify policy language, current local rules and all deadlines with the appropriate professional or official source.



START HERE

# Start with a clear working file

Work on one claim, account or issue at a time. Keep originals unchanged and label working copies with a short evidence ID. Complete the guidance in order, then use the worksheets to turn questions into an organized next step.

## A practical order

- 01 Read the four guidance pages before filling the worksheets. Mark facts you can support and questions that still need an answer.

**GUIDANCE / PAGES 03-06**

- 02 Use the fictional examples to check your method. Their facts and dollar amounts do not describe your claim or predict an outcome.

**EXAMPLES / PAGE 07**

- 03 Complete the four working sheets, then use the readiness check and next-step page. Duplicate a worksheet when you need another record.

**WORKSHEETS / PAGES 08-11**

## Protect your information

Store completed copies somewhere private. Use a claim or account suffix when a full identifier is unnecessary. Share only relevant copies through a verified recipient and appropriate channel. A saved PDF can contain personal information even when it is not open on screen.

**Before a deadline.** Do not wait to finish this workbook when a notice, release, court paper or policy deadline needs attention. Verify the actual requirement and seek qualified help promptly.



GUIDANCE 1

01

# Start with safety and the report

Get emergency help when needed and give law enforcement the facts you actually know. Do not chase a fleeing driver or re-enter traffic for evidence. Open a record of the incident time, reporting agency, report number and any reason you could not report immediately. Do not let the workbook delay reporting. Special policy or state reporting conditions can be much shorter than ordinary lawsuit deadlines, so verify them promptly rather than assuming the insurer's general claim window applies.

## Choose the contact or no-contact branch

Write separately what you saw, heard and felt. Physical contact may be with your vehicle, your person or another object in a sequence; do not characterize it as proven when you only inferred it. In a no-contact event, record the other vehicle's maneuver and your response without reconstructing speed or distance from guesswork. These branches direct the evidence search, but they do not establish legal eligibility. Definitions of hit-and-run and phantom vehicle depend on law and policy.

### RELATED WORKING SHEETS

- Contact and event facts
- Reporting and coverage conditions

Sources for this page: [1], [2], [3]. See the linked source guide.



GUIDANCE 2

02

# Preserve the identification trail

Create a lead list using partial plate details, vehicle appearance, direction of travel and timestamped images. Label uncertainty, such as 'possibly blue' or 'last two characters unclear.' Save original files and a separate working copy. Record who supplied a clip and how it was received. Give leads to the appropriate authorities or authorized investigator; do not publish accusations, contact suspected drivers aggressively or treat a similar car online as identification.

## Find independent corroboration

List witnesses and recordings that may independently support the incident. Ask a witness to describe their own observations without suggesting an answer. Note their vantage point and any relationship to an injured claimant. For cameras, record the owner, location, view and relevant time range, including any clock offset. A request to retain footage is not a guarantee it will be retained or provided. Prompt professional help may be necessary where an owner will not cooperate.

Keep uncertain identification leads labeled and linked to original files.



Sources for this page: [1], [2], [3]. See the linked source guide.



GUIDANCE 3

03

# Map possible coverage routes

Separate injury benefits from vehicle damage. Identify actual UM/UIM, collision, PIP or MedPay coverage and any applicable assigned-claim program rather than assuming a hit-and-run label pays every loss. Keep the declarations and complete endorsements together. Ask the insurer to identify the relevant wording and required proof. A police report helps document reporting but does not itself guarantee that policy definitions, covered-person requirements or corroboration conditions are satisfied.

## Connect evidence to requirements

For each disputed fact, identify its supporting item, any conflicting item and the remaining gap. A clean file can acknowledge that the driver was never identified while establishing where the vehicle was, what the witness observed and when the event was reported. Preserve unfavorable evidence too. Keep originals intact; do not crop away relevant context or use AI-generated imagery to fill a missing view. Any annotated reconstruction must be visibly labeled as a later illustration.

### RELATED WORKING SHEETS

- Independent corroboration map
- Reporting and coverage conditions

Sources for this page: [1], [2], [3]. See the linked source guide.



GUIDANCE 4

04

# Audit notices and submissions

Use a different line for police reporting, insurer notice and any program application. Record the actual rule or policy clause, trigger, confirmed recipient and delivery evidence. Washington's phantom-vehicle provisions illustrate why independent corroboration and a short police-reporting window can matter, but those are Washington rules. Other jurisdictions may use different definitions or timing. If a deadline may already have passed, obtain advice promptly instead of marking the entire claim lost.

## Assemble the unknown-driver packet

End with a neutral incident account, reporting proof, contact/no-contact facts, independent evidence and coverage questions. Include a missing-items list with the next person to contact and urgency. Escalate for serious injury, disputed contact, no independent corroboration, an unresponsive insurer or any imminent deadline. The intended outcome is a reviewable factual packet, not a claim that the workbook has established fault or entitlement.

### RELATED WORKING SHEETS

- Independent corroboration map
- Reporting and coverage conditions

Sources for this page: [1], [2], [3]. See the linked source guide.



## FICTIONAL EXAMPLES

# Work through the examples

These invented cases demonstrate the method. They are not case results, estimates of what you will receive or statements of universal rights.

## 01 Example 1

Fictional Jordan felt an impact and saw a departing van but did not see the collision. The row says 'impact felt; van observed leaving,' not 'van proved to have struck me.'

## 02 Example 2

A store camera faces the road but the owner has not checked it. Its status is 'possible footage; retention requested', not 'video proves crash'.

## 03 Example 3

A Washington no-contact file flags the statutory corroboration and police-report conditions for review. A New York file has a separate rule-verification row and does not copy Washington's deadline.

## 04 Example 4

A partial plate cannot identify the owner reliably. The packet includes the original photo and explicitly marks identity unresolved.



**WORKSHEET 1**

01

# Contact and event facts

Separate observation from inference and preserve earlier versions when memory develops.

**Incident date/time/location**

**Actual observation**

**Physical contact description**

**Evasive action**

**Uncertain fact**

**Contemporaneous source**

**Later recollection date**

**Related guidance: Start with safety and the report**



WORKSHEET 2

# Independent corroboration map

02

Record potential evidence and actual evidence separately. Do not promise compulsory access or use scripts that coach testimony.

**Witness/camera owner**

**Contact**

**Vantage/view**

**Relationship to claimant**

**Time range and clock offset**

**What may be corroborated**

**Requested date**

**Retention response**

**Original file location**

**Related guidance:** [Map possible coverage routes](#)



**WORKSHEET 3**

03

# Reporting and coverage conditions

Verify every short reporting rule in the governing jurisdiction and policy; do not import the Washington example.

**Agency/carrier**

**Coverage/program**

**Relevant clause/source**

**Trigger**

**Verified deadline**

**Required recipient/method**

**Report/claim number**

**Sent/received evidence**

**Exception question**

**Related guidance:** [Map possible coverage routes](#)



WORKSHEET 4

04

# Claim proof index

Keep honest gaps visible and preserve originals.

Proposition

Supporting item

Conflicting item

What remains unknown

Original preserved

Reviewer question

Related guidance: [Audit notices and submissions](#)



## READINESS REVIEW

# Check the file before using it

### REVIEW EACH ITEM BEFORE MOVING ON

- ☐ Each working figure or statement is linked to an identifiable document.
- ☐ Missing information is marked as unverified rather than estimated as fact.
- ☐ The exact question and the person or organization able to answer it are identified.
- ☐ The current document version and any conflicting version are preserved.
- ☐ Independent deadlines and the source of each deadline have been checked.
- ☐ The final written response has been compared with the original question.

## What still needs attention

Open fact or decision, who can resolve it, and the source needed

**Completion standard.** The working file is complete when the important facts are supported, the next action is assigned and any unresolved issues remain clearly visible. A completed checklist does not establish coverage, entitlement or legal compliance.



## ACTION PLAN

# Write down the next step

Choose the smallest useful next step. Make the request specific enough that the recipient can locate the record and explain or address the exact issue. Keep proof of what you sent and what came back.

The exact issue or request

Evidence IDs and document versions that support the request

Verified recipient and channel

Date sent and follow-up date

What response will resolve the issue, and what still needs professional review

**Separate decisions.** A courtesy follow-up date is not a legal deadline. A document request does not automatically pause another requirement. Do not sign, settle, move property or disclose sensitive records merely because a box on this page is complete.



## REFERENCE GUIDE

# Sources and scope

The linked official sources support the educational background. The forms and examples are original organization tools. Sources were checked on October 1, 2026; policies, procedures and law may change. Recheck the current source before relying on a rule.

## [1] Washington RCW 48.22.030

Subsection (8) defines a phantom vehicle using no physical contact, corroboration beyond specified claimant testimony and police reporting within 72 hours. Scope: Washington-specific statutory example; eligibility, exclusions, policy elections and other subsections still matter.

<https://app.leg.wa.gov/RCW/default.aspx?Cite=48.22.030>

## [2] Washington OIC uninsured or underinsured driver guidance

The regulator distinguishes hit-and-run/phantom situations and possible UM/UIM, collision and PIP routes. Scope: Does not guarantee coverage or describe every state.

<https://www.insurance.wa.gov/insurance-resources/auto-insurance/auto-insurance-claims/what-do-if-youre-hit-uninsured-or-underinsured-driver>

## [3] New York DFS filing claims under your own policy

NY describes specific reporting and MVAIC routes for some people without household auto coverage. Scope: Eligibility-specific; MVAIC is not a nationwide fund or a universal entitlement.

[https://www.dfs.ny.gov/consumers/auto\\_insurance/filing\\_claims\\_under\\_your\\_own\\_policy](https://www.dfs.ny.gov/consumers/auto_insurance/filing_claims_under_your_own_policy)

## Keep the scope clear

No pursuit or confrontation

No identifying suspects from weak evidence

No fabricated contact or coached witness accounts

No nationwide reporting deadline