



COVERAGE & CLAIM ROUTES

Multi-Vehicle Collision and Shared-Limits Workbook

Turn a pileup or chain-reaction crash into a documented impact sequence, party-policy map and unanswered shared-limits questions for insurer or counsel review.

WHAT THIS WORKBOOK HELPS YOU DO

01

Complete your impact-sequence evidence map

02

Complete your party-policy map

03

Complete your shared-limits questions

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

Give each vehicle and impact a stable label

Assign simple labels such as Vehicle A, B and C and use them consistently throughout the file. Record position, direction and the evidence source for each entry. Separate impacts into events only when observations support that sequence. A person may feel two impacts without knowing which vehicle initiated either one. The workbook organizes evidence for a qualified reviewer; it does not reconstruct a crash or make engineering conclusions.

Separate before, during and after observations

Create three timelines: what was observed before the first impact, what was perceived during impacts, and what was seen after vehicles stopped or moved. Photos of final positions do not automatically establish earlier positions. Note whether a vehicle was moved for safety and who reported that fact. Keep uncertain timing explicit. This prevents a tidy diagram from conveying more confidence than the witnesses or recordings actually justify.

RELATED WORKING SHEETS

- Impact-sequence evidence map
- Carrier-position comparison

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



GUIDANCE 2

02

Map parties beyond the immediate driver

List each driver, vehicle owner, possible employer and known insurer based on verified records. Keep facts distinct from proposed liability theories. A company logo, rental agreement or owner name is a lead for inquiry, not proof that an organization is liable. Where specialized commercial-truck evidence is involved, seek professional help for the specialized evidence and regulatory questions; this workbook does not conduct that investigation.

Preserve source-specific versions

Save each witness account and recording separately with its origin, time and vantage point. Do not combine several witnesses into one composite story or ask them to agree on impact order. Mark police-report statements as attributed statements, not automatic findings of civil liability. Preserve original photographs and complete clips. A contradiction is a review question, not a reason to delete evidence or choose whichever account improves the claim.

RELATED WORKING SHEETS

- Party-policy map
- Impact-sequence evidence map

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



GUIDANCE 3

03

Build a carrier-position matrix

For each insurer, record the vehicle/party it represents, its stated position on sequence or responsibility and the documents requested. Quote or paraphrase accurately and attach the actual response. Avoid relaying one carrier's opinion as another's agreement. If carriers disagree, identify exactly which event or fact is disputed. A neutral sequence packet can make the dispute understandable without requiring the claimant to resolve it alone.

Separate limits from damages and allocation

Record bodily-injury per-person and per-accident limits separately from property-damage limits, using written evidence where available. Several claimants may implicate a shared accident limit; this does not mean equal shares or that every claimant's damages have been decided. Do not add limits across vehicles as guaranteed available funds. Questions about multiple occurrences, excess coverage and allocation require policy and legal review.

Link each carrier's stated position to the disputed event and supporting or missing evidence.



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



GUIDANCE 4

04

Keep individual losses and settlement decisions separate

Maintain each claimant's injury and property records separately, even when the crash packet is shared. Track offers by party, policy and proposed release scope. Do not assume settling with one carrier preserves every claim against others or that one passenger can approve a settlement for the group. Obtain advice before signing releases or agreeing to an allocation, especially where injuries are serious or available limits may be inadequate.

Produce the multiparty review packet

Assemble a labeled diagram, source-linked impact chronology, party-policy map and unresolved-facts sheet. Include competing carrier positions and verified limits without presenting a final fault or payout calculation. Flag missing witnesses, disputed sequence and urgent deadlines. The goal is a concise file another professional can audit, with uncertainty preserved and each claimant's separate interests visible.

RELATED WORKING SHEETS

- [Carrier-position comparison](#)
- [Shared-limits questions](#)

Sources for this page: [1], [2]. 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 Lee felt a rear impact then contacted the car ahead. The map records Lee's perception while leaving the cause of the first impact unresolved.

02 Example 2

A van has a business logo, but the packet labels employer involvement unconfirmed until registration or insurer documents clarify it.

03 Example 3

Two injury claimants see a per-accident amount. The worksheet records the shared-limit question without dividing it equally.

04 Example 4

Carrier A attributes the second impact to Vehicle B; Carrier B requests dashcam footage. The map shows the dispute, not a resolved finding.



WORKSHEET 1

01

Impact-sequence evidence map

Do not infer speed or collision causation from a simple sketch.

Event label

Vehicle labels

Time/order estimate

Observed versus inferred

Witness/vantage

Photo/video reference

Contradiction

Confidence reason

Related guidance: Give each vehicle and impact a stable label



WORKSHEET 2

02

Party-policy map

Treat employer and ownership facts as leads; liability remains unproven.

Vehicle

Driver

Owner

Possible employer

Basis/source

Carrier

Policy/claim type

Contact

Missing evidence

Related guidance: [Map parties beyond the immediate driver](#)



WORKSHEET 3

03

Shared-limits questions

Do not calculate equal shares or assume all limits stack.

Carrier/policy

Per-person BI limit

Per-accident BI limit

Property limit

Source/date

Known competing claims

Other coverage question

Professional reviewer

Related guidance: [Build a carrier-position matrix](#)



WORKSHEET 4

04

Carrier-position comparison

Keep actual written positions attached and distinguish an opinion from an admission.

Carrier

Claimant/vehicle

Position date

Disputed event

Evidence cited

Evidence missing

Next action

Release/offer status

Related guidance: [Keep individual losses and settlement decisions separate](#)



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] Texas DOI auto insurance guide

Texas liability-limit shorthand includes one-person, accident-total and property-damage amounts. The guide explains dollar limits and first-party coverage questions when the other driver's limits are insufficient. Scope: Does not establish multiparty allocation, number of occurrences or stacking.

<https://www.tdi.texas.gov/pubs/consumer/cb020.html>

[2] California DOI accident guidance

The regulator recommends collecting driver/witness and vehicle information and maintaining documentation for claim losses. Scope: General claims guidance; not a reconstruction standard or determination of civil fault.

<https://www.insurance.ca.gov/01-consumers/105-type/95-guides/01-auto/hadaccident.cfm>

Keep the scope clear

No accident reconstruction or fault percentage calculator

No equal allocation formula

No automatic employer liability

No guaranteed additive limits