



COVERAGE & CLAIM ROUTES

Out-of-State Crash Claim Routing Workbook

Manage a domestic US crash that involves a different accident state, home state and policy-issuance state, producing a verified reporting, records and coverage routing plan.

WHAT THIS WORKBOOK HELPS YOU DO

01 ————— •

Complete your three-jurisdiction issue matrix

02 ————— •

Complete your remote records and evidence custody

03

Complete your carrier and benefit routing

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

Build the three-location profile

Record the crash location, home/residence state and state where each relevant policy was issued. Also record where each vehicle is principally kept and the roles of drivers, owners and passengers. These are distinct facts, even when most point to the same state. Do not assume the crash state's law controls every issue or that the home policy works identically everywhere. This workbook covers domestic US incidents; international travel requires a separate analysis.

Check crash-state reporting duties

Find the official DMV and law-enforcement reporting instructions for the place of the crash. Separate the responding officer's report from any driver-filed report and insurer notice. Record thresholds, forms, recipients and verified deadlines rather than assuming one report satisfies all three. California DMV provides an example of a separate driver reporting obligation. If a threshold is uncertain, obtain direct clarification promptly and keep evidence of what was filed.

Keep the location facts distinct, then verify the applicable source for each issue.



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



GUIDANCE 2

02

Extract the home-policy territory and endorsements

Collect the complete policy, declarations and relevant state endorsements. Locate territory language, out-of-state provisions, UM/SUM, PIP and nonowned-vehicle terms. Ask the carrier to identify the applicable section for the accident facts. New York's basic UM and optional SUM distinctions show why a coverage name alone is not enough. Do not translate a policy's territorial reach into a promise that every loss or benefit travels with it.

Route each benefit and liability question

Give every issue its own line: injury benefits, vehicle damage, third-party liability, uninsured coverage and procedural deadline. Record the carrier or official agency that is responsible for answering it, the source consulted and what remains unresolved. A generic state comparison tool is a starting point, not legal verification. Where policy or law points in different directions, collect the documents and ask qualified counsel rather than choosing the most favorable rule.

RELATED WORKING SHEETS

- [Three-jurisdiction issue matrix](#)
- [Carrier and benefit routing](#)

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



GUIDANCE 3

03

Secure remote evidence before leaving

List records that may be easier to obtain locally: police report details, tow-yard information, repair inspection contacts and witness or camera leads. Make a plan to obtain them after returning home without delaying care or taking unsafe steps. Preserve originals and note who holds physical evidence. Confirm inspection arrangements before authorizing disposal or major changes that could affect documentation. A travel deadline does not justify abandoning time-sensitive evidence.

Maintain the cross-state care and expense trail

Track where care was provided and which insurer or plan received each bill. Retain provider contact details and itemized records so follow-up can continue at home. Keep travel disruption expenses separate from medical charges and label whether coverage is confirmed. Do not assume an accident-related expense is recoverable simply because it happened away from home. Medical decisions belong with clinicians; billing and legal questions require the appropriate carrier or adviser.

RELATED WORKING SHEETS

- Remote records and evidence custody
- Carrier and benefit routing

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



GUIDANCE 4

04

Build a verified deadline ownership chart

Identify who is checking notice, administrative-report and litigation deadlines for each issue. A local insurer's acknowledgement is not confirmation of every legal filing deadline. Record actual source dates and counsel contacts. If the accident and policy states differ, obtain specific advice about applicable law and where a claim can be brought. The workbook deliberately does not resolve conflict-of-laws questions or provide a universal longest-deadline strategy.

Produce the travel-to-home handoff

Create a concise packet with the location profile, policies, filed reports, local evidence custodians and next actions. Show what is complete, what is awaiting delivery and what requires a state-specific answer. Use it to brief the home insurer and any appropriate local professional. Escalate quickly when another jurisdiction, government vehicle, rental contract, disputed benefit priority or imminent deadline makes the route uncertain.

RELATED WORKING SHEETS

- Three-jurisdiction issue matrix
- Carrier and benefit routing

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 NY resident crashes in California in a friend's vehicle. CA driver reporting and NY policy coverage receive separate rows.

02 Example 2

A tow yard holds the car and a nearby store may hold footage. They need separate contacts and retention arrangements.

03 Example 3

A NY SUM question is sent with the endorsement and crash state; it is not assumed covered from the presence of basic UM.

04 Example 4

The officer's report is logged as one document; the driver checks independently whether a DMV filing is required.



WORKSHEET 1

01

Three-jurisdiction issue matrix

Never apply one state's rule globally; map each issue to its own verification.

Crash state/location

Residence state

Policy-issued state

Garaging state

Issue

Official source

Answer confirmed by

Unresolved law question

Related guidance: [Build the three-location profile](#)



WORKSHEET 2

02

Remote records and evidence custody

Identify a real custodian and preserve originals while arranging remote access.

Evidence/record

Local holder

Contact

Request method

Time range

Inspection/disposal concern

Requested/received

Original location

[Related guidance: Secure remote evidence before leaving](#)



WORKSHEET 3

03

Carrier and benefit routing

Ask precise coverage questions and retain written responses.

Claim category

Potential policy

Territory/endorsement clause

Claim contact

Forms required

Submission proof

Other-carrier instruction

Professional review

Related guidance: [Secure remote evidence before leaving](#)



WORKSHEET 4

04

Verified deadline ownership

Keep driver reports, insurer notice and legal deadlines separate.

Required act

Jurisdiction/source

Trigger/date

Due date verified

Who owns action

Recipient/method

Completion proof

Related guidance: [Build the three-location profile](#)



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] California DMV financial responsibility guidance

CA DMV identifies driver reporting within 10 days for injury/death or damage over \$1,000, with additional off-highway detail. Scope: California-only example; verify current threshold, circumstances and applicable exceptions.

<https://www.dmv.ca.gov/portal/driver-education-and-safety/dmv-safety-guidelines-actions/financial-responsibility-insurance/>

[2] New York DFS auto resource center

NY SUM has out-of-state features beyond basic required UM. Scope: Do not infer eligibility from geographic reach alone.

https://www.dfs.ny.gov/consumers/auto_insurance/Auto_resource_center

[3] New York DFS filing own-policy claims

The guidance distinguishes some out-of-state no-fault routing from in-state occupant routing. Scope: NY-specific and fact dependent; not a national choice-of-law rule.

https://www.dfs.ny.gov/consumers/auto_insurance/filing_claims_under_your_own_policy

Keep the scope clear

No governing-law or venue determination

No international scope

Do not use home-state deadlines by default

Do not let travel convenience override medical/safety needs