



COVERAGE & CLAIM ROUTES

Passenger Injury Multi-Policy Coordination Workbook

Organize a passenger's possible first-party and liability claim routes across the host vehicle, other vehicles and household policies without losing track of whose claim and documents are whose.

WHAT THIS WORKBOOK HELPS YOU DO

01

Complete your passenger
relationship and policy map

02

Complete your carrier handoff
audit

03

Complete your
passenger-specific proof packet

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

Define the passenger's own file

Create a separate file for each injured passenger, even when everyone occupied the same car. Record seat, host vehicle, vehicle owner, driver and accident location as facts. Keep the passenger's medical and income records distinct from the driver's. Sharing a ride does not make everyone's coverage, interests or damages identical. This workbook covers ordinary private-vehicle passengers; buses, rideshare vehicles, employer transport and minors require additional specialized review.

Separate benefits from liability

Build one branch for possible first-party injury benefits and another for a claim against a potentially responsible driver or other party. The first branch asks which policy and program apply; the second asks whose conduct caused harm. Do not assume the host driver is blameless or responsible merely because they are a friend. A passenger can need medical-benefit information before liability questions are resolved. Ask for the controlling coverage explanation in writing.

RELATED WORKING SHEETS

- Passenger relationship and policy map
- Carrier handoff audit

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



GUIDANCE 2

02

Map household and vehicle policies

List the passenger's own auto policy, spouse or household policies, host vehicle policy and the other vehicles' liability insurers. Record relationship and residence facts without asserting that a household member's policy applies. Obtain actual endorsements and current claim contacts. Policy discovery is an inventory, not a stacking calculation. Identify a row as possible, confirmed or excluded only when supported by a clear source or professional advice.

Verify the priority rule

Use the applicable state's official material and full policy wording to establish which insurer should receive each type of claim. Michigan's regulator directs passenger-coverage questions to the specific contract and policies involved; New York's general occupant instructions do not establish a national order. Do not transfer one state's approach to another. Keep a record of competing carrier instructions and promptly escalate a gap where each carrier says the other must act. Unresolved priority does not suspend every deadline.

Inventory possible policies for this passenger; verify coverage and priority rather than adding limits.



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



GUIDANCE 3

03

Gather host and third-party facts neutrally

Ask for the host policy and crash facts without turning the request into a personal accusation. Preserve each person's own account and indicate its source. A useful packet distinguishes what the passenger personally observed from what a driver later said. Avoid group-edited accounts or shared medical authorizations that unnecessarily disclose everyone's information. The task is accurate coordination, not persuading everyone to use a single narrative.

Track competing claims and limits questions

Several injured occupants may be looking to the same policy, so record per-person and per-accident limits separately when verified. Do not assume a policy's displayed total is available to each passenger or that everyone must receive an equal share. Ask whether the insurer has identified additional claimants, additional coverage or an unresolved limits issue, without demanding other people's private medical records. Allocation and representation conflicts belong with qualified counsel.

RELATED WORKING SHEETS

- Passenger relationship and policy map
- Passenger-specific proof packet

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



GUIDANCE 4

04

Review authorizations and releases separately

Keep medical-record authorizations, claim forms and settlement releases in different categories. Record whose information is requested, who will receive it and what the document actually permits. A release for one passenger should not be treated as authority to resolve another person's case. Before agreeing to any settlement, identify unresolved coverage and household-policy questions and obtain the appropriate review. This worksheet is not a substitute for reading the complete document.

Prepare the passenger coordination brief

Finish with a one-page map showing claimant, claim type, potential carrier, proof of submission, confirmed next step and open question. Include a personal evidence index and a limited, relevant document-sharing plan. Escalate where the host and passenger have conflicting interests, several people seek limited funds, the passenger is a minor, or a carrier disputes priority. Keep each injured person's decisions and records independent.

RELATED WORKING SHEETS

- Carrier handoff audit
- Passenger-specific proof packet

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 Ana has her own policy and was riding in a friend's car. Both are inventoried; the workbook does not automatically assign medical benefits to the friend's policy.

02 Example 2

Carrier A says use B; B asks for A's rejection. The file flags a live priority dispute and records both instructions instead of closing the task.

03 Example 3

Ana's wage proof goes in her packet; the driver's medical report is excluded unless relevant and properly authorized.

04 Example 4

Three passengers hear a single policy limit. Each marks individual availability unknown rather than dividing the limit by three.



WORKSHEET 1

01

Passenger relationship and policy map

Map each person separately and mark unverified coverage as possible.

Passenger

Seat/vehicle

Driver and owner

Household facts

Policyholder relationship

Carrier/coverage

Confirmed priority source

Status

[Related guidance: Define the passenger's own file](#)



WORKSHEET 2

02

Carrier handoff audit

Save each carrier's written position and identify a real receiving claim contact.

Benefit/claim type

Carrier contacted

Date

Instructions received

Rule or clause cited

Next carrier

Submission proof

Unresolved conflict

Related guidance: [Review authorizations and releases separately](#)



WORKSHEET 3

03

Passenger-specific proof packet

Avoid including another occupant's private records merely because the accident is shared.

Record

Whose record

Date

Claim supported

Recipient

Consent scope

Shared date

Missing item

Related guidance: [Gather host and third-party facts neutrally](#)



WORKSHEET 4

04

Shared limits questions

Use this as a questions sheet, never an equal-share calculator.

Verified per-person limit

Verified per-accident limit

Known number of claimants

Other policies identified

Source/date

Allocation question

Counsel review

Related guidance: [Review authorizations and releases separately](#)



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] New York DFS no-fault FAQ

NY's general occupant claim instruction points to the insurer of the occupied vehicle. Scope: General NY instruction has exceptions; use additional current official guidance and policy for special vehicles/out-of-state cases.

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

[2] Michigan DIFS information for insurance agents

For friends or family outside the named insured household who are drivers or passengers, the regulator says coverage depends on specific contract wording and the relevant policies. Scope: The passenger FAQ is relevant here; historical figures elsewhere on the page may be outdated. It does not decide an individual passenger's priority.

<https://www.michigan.gov/difs/industry/insurance/faq/ins-agents-faq>

[3] Texas DOI auto guide

Liability limits distinguish an amount for one person from a total per accident. Scope: Texas illustration only; not a rule for allocating a multi-claimant settlement.

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

Keep the scope clear

No automatic household coverage

No equal-share promise

No shared representation recommendation