



COVERAGE & CLAIM ROUTES

Unattended Parked-Car Collision Evidence and Routing Workbook

Document an unattended vehicle's location, condition and damage-discovery window, then route a collision claim while distinguishing unknown impact, prior damage and noncollision possibilities.

WHAT THIS WORKBOOK HELPS YOU DO

01

Complete your discovery interval and condition record

02

Complete your parked-position and cause matrix

03

Complete your camera and custodian request log

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

Secure the vehicle and capture discovery facts

Check for immediate hazards before using or moving the vehicle and seek appropriate assistance if it may be unsafe. Record where and when damage was discovered, who discovered it and whether anyone observed the incident itself. Photograph the surrounding scene and vehicle condition when safe. Do not label discovery time as collision time unless supported. If the vehicle must be moved for safety, record that change without recreating the original position later.

Establish the last-known-undamaged interval

Look for lawful, genuine records showing the vehicle's earlier condition and arrival: personal photos, parking receipts, dashcam files or direct witness observations. Record what each item actually proves. A timestamped picture of one side does not show that every panel was undamaged. Define the narrowest supported interval between the last reliable observation and discovery, and retain uncertainty where the available records leave gaps.

Compare records of earlier condition and discovery; preserve uncertainty about the collision time.



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



GUIDANCE 2

02

Document the parked position

Record space markings, nearby signs, curb position, lane obstruction and whether the vehicle was occupied, loading or being moved. Use photographs and measurements only when safe and within lawful access. Do not assume that a parking citation automatically resolves civil responsibility or that the absence of one proves a coverage condition. Michigan's special property-protection treatment of properly parked vehicles illustrates why the factual position can be important in a state-specific review.

Separate possible causes

Create branches for an observed vehicle impact, suspected vehicle impact, falling object, vandalism or an unexplained loss. Include evidence that supports and weakens each branch without forcing a conclusion. Collision and comprehensive are distinct policy categories, but the actual incident and policy determine treatment. A mark resembling paint transfer is a lead, not expert proof of a particular vehicle. Do not clean, repair or discard potentially relevant evidence before documenting it.

RELATED WORKING SHEETS

- Parked-position and cause matrix
- Discovery interval and condition record

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



GUIDANCE 3

03

Find location-based records

Identify parking operators, nearby businesses, building managers and witnesses who may have relevant records. Ask about the supported time range and camera view rather than sending an unlimited request. Record clock differences and whether footage still exists. A request does not compel release or guarantee preservation; legal help may be needed for unavailable evidence. Do not trespass, access restricted systems or obtain another person's private records without authorization.

Choose the claim questions to verify

Where a responsible driver is identified, obtain their insurer information through appropriate channels. Where the driver is unknown, check actual first-party collision and any applicable uninsured-property coverage rather than assuming both apply. Keep property-only issues separate from an injury claim. Ask the carrier to state the coverage basis and deductible in writing. In Michigan, use current PPI guidance as a special branch; do not export its rule nationally.

RELATED WORKING SHEETS

- Camera and custodian request log
- Property coverage routing

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



GUIDANCE 4

04

Preserve inspection and prior-damage context

Keep earlier repairs, preexisting marks, current photographs and inspection documents distinct. Tell the truth about previous damage and identify which observations are uncertain. Arrange appropriate inspection before changes that could make assessment harder, while addressing safety and necessary mitigation. This workbook prepares a causation and routing file; it does not estimate repairs, challenge a total-loss offer or calculate diminished value. Those decisions require separate evidence and workflows.

Assemble the parked-vehicle packet

Finish with the last-known-condition interval, original-position evidence, discovery photographs, cause questions and policy-routing record. Clearly state whether there was an eyewitness or only a later discovery. Attach responses from custodians and insurers, including negative answers. Escalate for conflicting causes, a disputed parked-position condition, a location operator's potential involvement or an approaching deadline. Do not promise payment merely because the owner was absent.

RELATED WORKING SHEETS

- Discovery interval and condition record
- Parked-position and cause matrix

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 Priya's arrival photo shows the left side only. Right-side damage discovered later cannot be dated solely from that photo.

02 Example 2

The car sits partly outside a marked space. The packet preserves the photo and flags the state-specific significance instead of hiding it.

03 Example 3

A garage camera covers the entrance only; it may narrow timing but does not prove the impact itself.

04 Example 4

An unknown-impact file has collision listed as potential. Uninsured property coverage is marked 'check eligibility', not automatically substituted.



WORKSHEET 1

01

Discovery interval and condition record

Distinguish proof of a panel's condition from a general assumption about the vehicle.

Last observed undamaged date/time

What was actually visible

Source

Parking arrival

Discovery date/time

Discoverer

Vehicle moved/date/reason

Uncertainty

[Related guidance: Secure the vehicle and capture discovery facts](#)



WORKSHEET 2

02

Parked-position and cause matrix

Record factual geometry and activities without declaring legal parking compliance.

Space/location

Signs/markings

Occupied or unattended

Movement/loading facts

Possible cause

Supporting evidence

Contradictory evidence

Coverage question

Related guidance: [Document the parked position](#)



WORKSHEET 3

03

Camera and custodian request log

Request a focused interval, keep originals and record nonavailability honestly.

Custodian

Verified contact

Camera/view

Requested interval

Clock offset

Retention status

Request/response

File received/source

[Related guidance: Find location-based records](#)



WORKSHEET 4

04

Property coverage routing

Treat policy routes as possibilities until confirmed; keep injury claims separate.

Identified driver status

Possible coverage

Policy clause

Deductible confirmed

Insurer

Inspection request

Evidence submitted

Open cause question

Related guidance: [Find location-based records](#)



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] Michigan DIFS current auto insurance FAQ

PPI is described as covering damage a car does in Michigan to another person's properly parked vehicle. Scope: Michigan-specific; full eligibility, exclusions and factual meaning require review. Avoid older pre-reform consumer pages.

<https://www.michigan.gov/autoinsurance/frequently-asked-questions>

[2] California DOI auto insurance guide

The guide distinguishes collision, comprehensive and uninsured-property categories. Scope: California guide is illustrative; actual policy and jurisdiction control.

<https://www.insurance.ca.gov/01-consumers/105-type/95-guides/01-auto/auto101.cfm>

[3] Washington OIC uninsured-driver guidance

Unknown or uninsured driver events can raise different coverage routes, including collision and UM/UIM. Scope: No guarantee of property coverage; Washington-specific conditions must not be generalized.

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

Keep the scope clear

Do not infer collision time from discovery

No universal parked-car liability rule

No promise UMPD covers unidentified vehicles