

THE SIMON LAW GROUP FIELD GUIDES · VOLUME II

The Post-Accident Evidence Playbook

Simple, general ways to keep track of what happened after a New Jersey accident — with fill-in logs and checklists you can bring to a consultation.

NEW JERSEY FOCUSED

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Includes 4 fill-in logs and checklists · New Jersey focused · Informational only, not legal advice.

HOW TO USE THIS GUIDE

This guide offers general suggestions and insights about keeping track of what happened after an accident in New Jersey. It is written for orientation, not as legal or medical advice, and reading it does not create an attorney-client relationship. Every situation is different, and the law changes over time, so the ideas here are starting points for a conversation rather than instructions.

Consider using the logs and checklists to gather your thoughts, then reviewing them with a licensed New Jersey attorney who can look at your specific circumstances. As a general matter, it can help to keep confidential or time-sensitive details out of web forms and email until a representation is in place. When you are ready to talk, Simon Law Group offers an initial consultation; you are welcome to call **(800) 709-1131**.

Four kinds of records many people find helpful

After an accident, the facts that feel obvious today can grow fuzzy in a few weeks. Many people find it helpful to keep a few simple records while memories are fresh. The four below come up often in New Jersey injury conversations. Whether each one fits your situation is a personal question worth discussing with counsel.

1. Daily symptom & activity notes

This is a dated, day-by-day note of where it hurt, how much (often on a 0–10 scale), any medication or treatment that day, the everyday activities that were harder than usual, and how sleep or mood felt. Many people keep it because the small details tend to fade, and a contemporaneous note can capture them while they are clear.

Worth considering: New Jersey has rules of evidence that can allow contemporaneous notes to be considered, so a record made close in time may carry more weight than one reconstructed much later.

2. Photo notes

This is a set of photographs of the scene, any vehicle or property damage, visible injuries, and follow-up items, along with a short note of what each photo shows and when it was taken. People often keep these because a clear image taken near the time can describe a condition that is hard to put into words later.

Worth considering: a smartphone camera is generally fine; the idea is to capture what happened, not to buy special equipment.

3. Witness notes

This is a short record of who saw what, with each person's name, a way to reach them, where they were standing, and what they recall. Many people gather this early because witnesses move, change phone numbers, and naturally forget details as time passes.

Worth considering: New Jersey rules of evidence can sometimes allow a note made while a witness still recalls events to be considered, which is part of why people jot these down promptly.

4. Treatment & expenses log

This is a running list of every provider visit, every bill, and every out-of-pocket cost, along with a note of what was paid by PIP (personal injury protection) and what was not. People find a central record helpful because costs arrive from many directions and can be easy to overlook one at a time.

Worth considering: many people keep the originals of bills and receipts intact and use copies for everyday reference.

WHERE THIS LIVES IN THE LAW

In general terms, New Jersey has rules of evidence that can allow records made close in time to events — such as contemporaneous notes of pain or observations — to be considered in a later matter. Whether any particular note can be used, and how, depends on the facts and is something an attorney can walk through for your situation.

A few general ideas about keeping notes

People approach record-keeping in different ways, and there is no single right method. The points below are common observations rather than instructions:

- Many people find it helpful to consider starting notes soon. If some days have already passed, it can help to date the entry today and simply note the gap, rather than writing it as though it were recorded earlier.
- Entries tend to be more useful when they are factual and specific rather than dramatic — for example, noting the location, a 0–10 level, the time, and a task that was harder than usual.
- Keeping the original notes intact, and working from copies, is something many people prefer, since gaps and after-the-fact edits are often what an insurance company looks at when

questioning a record.

- Many people prefer not to share these notes with an insurance company and instead treat them as material for their own attorney.
- Some people continue their notes until treatment ends, which can show how things changed over time rather than only how they felt in the first week.

AN INSIGHT WORTH KEEPING IN MIND

A short, dated entry made the same day tends to be more persuasive than a longer one written from memory weeks later. The goal is not a perfect diary; it is a steady, honest record that reflects how things actually unfolded.

Checklist 1 • Daily Symptom & Activity Log (7 days)

This seven-day starter is meant for handwriting. Many people find it helpful to keep entries factual, dated, and made the same day whenever possible. If a day is missed, it can help to write the entry on the date it is actually made and note the gap, rather than filling it in as though it were written earlier.

DAY / DATE	WHERE IT HURT AND LEVEL (0-10)	MEDICATION OR TREATMENT	ACTIVITIES THAT WERE HARDER	SLEEP / MOOD NOTES
Day 1 Date:				
Day 2 Date:				
Day 3 Date:				
Day 4 Date:				
Day 5 Date:				
Day 6 Date:				
Day 7 Date:				

This starter is not a substitute for medical care or legal advice. Many people bring the log to a consultation and keep the original version intact, since gaps and copied entries are often what an insurance company looks at when questioning a record.

Checklist 2 • Accident Photo Notes

This checklist lists categories of photos many people find helpful, with room to mark what has been captured. It can help to take photos before vehicles move when it is safe to do so, then to keep documenting injuries, treatment, property damage, and expenses over time. As a general matter, it is generally wise not to step into traffic, trespass, or delay medical care for a photo.

CATEGORY	PHOTOS TO CONSIDER	DONE
Scene overview	Wide shots from each approach direction, traffic controls, lighting, weather, skid marks, debris, and final vehicle positions.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Vehicle or property damage	All sides of every vehicle, close-ups of impact points, airbags, seatbelts, child seats, license plates, and interior damage.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Roadway or premises condition	Potholes, ice, liquid, broken steps, missing handrails, uneven surfaces, signage, cones, lighting, or blocked sightlines.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Visible injuries (same day, then over time)	Same-day photos, then follow-up photos every few days as bruising, swelling, scarring, or mobility limits change.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Documents and people	Insurance cards, registration, police incident number, business cards, witness contact details, ambulance paperwork, and tow receipts.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Follow-up items	Medication bottles, braces, casts, assistive devices, damaged clothing, repair estimates, and medical visit paperwork.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

Checklist 3 • Witness Notes

Witnesses tend to be easiest to reach soon after an accident, before people move or change phone numbers. This sheet has room to note who saw what while the details are fresh. It is meant for handwriting.

NAME	PHONE OR EMAIL	WHERE THEY WERE	WHAT THEY RECALL

Checklist 4 • Treatment & Expenses Log

This sheet has room to track each visit, bill, and cost in one place. A central record can help people avoid overlooking costs that arrive a little at a time. The PIP column is a general note of what personal injury protection covered versus what was paid out of pocket; how PIP applies to any given situation is something an attorney can review.

DATE	PROVIDER OR VISIT	AMOUNT	PAID BY PIP / OUT OF POCKET	NOTES

Common questions

What do many people do first after an accident in New Jersey?

In general, people tend to look after safety and any medical needs before anything else, then exchange information with the others involved and gather a few basic details — names, insurance, and a note of what happened — while things are fresh. What fits a given moment depends on the circumstances, and there is no single right sequence.

How do claim deadlines generally work?

As a general matter, New Jersey law sets time limits for bringing different kinds of claims, and the clock can start at different points. Some claims, such as those involving a public entity, can have short, separate notice windows that arrive well before the main deadline. Because timing can turn on the specific facts, it is a topic many people find worth raising early with an attorney.

What is PIP?

PIP stands for personal injury protection, a form of no-fault coverage that comes with most New Jersey auto policies. In general terms, it can help with certain medical costs after an accident regardless of who was at fault. How PIP applies, and how it coordinates with other coverage, depends on the policy and the situation, and an attorney can review the details.

Is it worth being cautious before speaking with the other driver's insurer?

Many people prefer to be thoughtful here. A recorded statement given early, before injuries have fully settled, can be hard to revisit later. It is generally reasonable to take time, and some people choose to speak with their own attorney first so they understand the picture before answering questions from another party's insurer.

Is a lawyer worth involving for a seemingly minor accident?

That tends to depend on the situation. Some matters that look small at first turn out to involve injuries that surface later or coverage questions that are not obvious early on. Many people find that a brief consultation helps them understand their options, even when they ultimately decide to handle things on their own.

What can it mean when injuries appear days later?

It is fairly common for some injuries — soft-tissue strains, for example — to become noticeable a few days after an accident rather than right away. A delay does not necessarily mean an injury is unrelated. Many people find it helpful to follow up with a medical provider and to note when symptoms began, since a contemporaneous record can describe how things unfolded.

Plain-English terms

A few terms that come up often in New Jersey personal-injury matters, in everyday language:

PIP (personal injury protection)	A form of no-fault coverage on most New Jersey auto policies that can help with certain medical costs after an accident, regardless of fault.
Liability	In general, legal responsibility for harm — the question of who may be answerable for what happened.
Negligence	A general legal idea describing a failure to use the care a reasonable person would use, when that failure leads to harm.
Damages	The losses a person may seek to recover, which can include things like medical costs, lost income, and the effect of an injury on daily life.
Statute of limitations	The general time limit for bringing a particular kind of claim; the period and its starting point can vary by the type of matter.
Notice of claim	A separate, often early step required for certain claims, such as those involving a public entity, that can come well before the main deadline.
Demand	A written request, usually to an insurer, that sets out the claim and what is being sought as a starting point for discussion.
Settlement	A voluntary agreement that resolves a claim, typically without a trial, on terms the parties accept.
Premises liability	A general term for claims arising from an injury on someone's property, such as a fall caused by an unsafe condition.
Limitation on lawsuit (verbal threshold)	A general feature of some New Jersey auto policies that can affect when a person may pursue certain injury claims; how it applies depends on the policy.

Questions worth discussing with a New Jersey attorney

Record-keeping is only one part of the picture. The points below are general topics many people find worth raising during a consultation, since how they apply depends on the facts:

- Deadlines and notice considerations. As a general matter, some claims can have short, separate notice windows — for example, certain matters involving a public entity — so timing is often worth discussing early.
- Who may be responsible for what happened, which can be unclear at first.
- How PIP and other insurance coordinate, and what each may cover.
- Prior or pre-existing injuries, and how they fit into the overall picture.
- Whether the firm handles the matter type. As a general note, Simon Law Group does not handle medical-malpractice cases.

BRINGING IT TOGETHER

There is no single right way to keep track of what happened; there is the approach that fits your situation. Gathering the notes above tends to make a first conversation more concrete. When you are ready, a New Jersey personal-injury attorney can review your circumstances and outline options. Simon Law Group offers an initial consultation — you are welcome to call **(800) 709-1131** or read more at www.simonattorneys.com/personal-injury.

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This guide is part of a free New Jersey series. The others are available to read or download at www.simonattorneys.com/resources.

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This guide is provided by Simon Law Group, LLC for general informational and educational purposes about New Jersey law. It offers general suggestions and insights only and is not legal or medical advice. Every situation is different, and statutes, regulations, and court rules change over time. For guidance about a specific matter, consider speaking with a licensed New Jersey attorney who can review your circumstances. This guide reflects general information as of 2026.

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About Simon Law Group, LLC

Simon Law Group is a New Jersey law firm serving clients across the state from three offices, with a practice that includes personal injury, family law, estate planning, criminal defense, real estate, and bankruptcy and foreclosure.

Somerville (main)

40 West High Street
Somerville, NJ 08876
(908) 864-4450

Morristown

55 Madison Avenue, Suite 400
Morristown, NJ 07960
(973) 968-6611 · by appointment

Flemington

39 Route 12, Feed Mill Station
Flemington, NJ 08822
(908) 788-6000 · by appointment

Toll-free **(800) 709-1131** · info@simonattorneys.com · www.simonattorneys.com

Reviewed by **Erik Frins, Esq.**, Attorney, Personal Injury & Civil Litigation, Simon Law Group, LLC.