
Uninsured Driver Crash Toolkit (Louisiana)

Action steps, UM coverage notes, and a proof checklist

Quick Action Steps

- Get medical help and request a police report when the crash is reportable.
- Take wide and close photos of vehicles, plates, damage, and the scene.
- Collect names, phone numbers, and witness contact info.
- Write down what you felt and did in the first 24 hours; it becomes your baseline.
- Notify your insurer and avoid rushing into recorded statements or broad releases.

UM Coverage Snapshot

- Uninsured/underinsured motorist bodily injury coverage (UMBI) can apply when the at-fault driver has no insurance or not enough insurance.
- Economic-only UM options may limit recovery to measurable costs and exclude pain and suffering.
- Uninsured/underinsured motorist property damage (UMPD) may help repair your car when the other driver is uninsured, depending on your policy.

What to Gather (Fast)

Item	Why it Matters
Police report number	Connects the crash to an official record.
Policy declarations page	Shows UM limits and deductibles.
Photo/video folder	Locks in damage and road conditions.
Medical visit summary	Documents early symptoms and restrictions.
Work/expense log	Shows real-life impact and out-of-pocket costs.

This toolkit is general information and is not legal advice.

Infographic 1: Evidence Blueprint

Five steps to preserve proof in an uninsured driver claim

Uninsured Driver Crash
Step-By-Step Proof Plan
Tap boxes to jump
to details below

- 1 Step 1: Safety + 911**
Move out of traffic.
Request medical aid.
- 2 Step 2: Exchange Info**
Photo IDs + plates.
Save witness contacts.
- 3 Step 3: Coverage Check**
Ask officer to note.
Save insurer replies.
- 4 Step 4: Your Timeline**
Symptoms to function.
Work notes + receipts.
- 5 Step 5: UM Claim Rules**
Notify your insurer.
Do not sign fast.

First 72 Hours List

- Scene photos + video
- Vehicle storage info
- Tow/repair paperwork
- Names of witnesses
- Dashcam / phone files
- ER / urgent care notes
- UM notice date

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Infographic 2: Defense vs Evidence

Match each defense story to a record that closes the gap

Uninsured Driver	
Defense vs Evidence Use this as a claim-gap checklist	
Defense Angle	Evidence Anchor
They were insured at the time you just missed it	Crash report carrier + policy Photo card + texts
You were mostly at fault 51% or more	Scene photos witness statements signal / map data
Low impact no injury claimed no early treatment	Same-day exam symptom journal work limits proof
Delay in notice means no coverage or less value	Call log + email repair/tow dates consistent timeline
UM limits low or no UM-PD economic-only UM	Declarations page UM selection form all insurer letters

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Free Case Review and Next Steps

Babcock Injury Lawyers | Stephen Babcock

If you were hit by an uninsured driver, the claim is often won or lost on documentation. Our approach focuses on fast evidence preservation, clear timelines, and disciplined insurer communication. Call (225) 500-5000 or visit our website to start a free case review.

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No attorney-client relationship is created by this toolkit. Deadlines can apply quickly.