



COVERAGE & CLAIM ROUTES

Work-Errand Crash Dual-Claim Documentation Workbook

Organize a crash during an employee's work trip or errand across employer reporting, workers' compensation and third-party auto routes, with a clean record of work-purpose facts and payments.

WHAT THIS WORKBOOK HELPS YOU DO

01

Complete your trip-purpose and employment facts

02

Complete your dual-claim routing matrix

03

Complete your payment and reimbursement coordination

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

Preserve the work-purpose facts

Record the trip's actual purpose, who requested it, start and destination, schedule, vehicle owner and any personal stop. Preserve relevant work messages and mileage records that the employee lawfully possesses. Do not rewrite a commute as a work errand or omit an inconvenient detour. Whether the injury qualifies as work-related is a legal and factual question; this workbook produces a reliable record rather than deciding employment status or course and scope.

Keep emergency care and employer reporting moving

Get appropriate care and notify the employer through the correct channel promptly. Record whom you told, when and what they supplied. Ask for claim forms and the workers' compensation administrator's contact information. Separate a supervisor's incident report from an actual benefits claim. State reporting requirements differ, and an ordinary auto claim does not necessarily satisfy them. Do not wait for the other driver's insurer to resolve fault before checking work-injury reporting duties.

RELATED WORKING SHEETS

- [Trip-purpose and employment facts](#)
- [Dual-claim routing matrix](#)

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



GUIDANCE 2

02

Map employer, personal and third-party routes

List the workers' compensation administrator, employer auto insurer, personal auto insurer and other driver's carrier, where potentially relevant. Identify the purpose of each contact rather than sending the same demand everywhere. Business-use exclusions and employment facts may matter; obtain the actual policy position instead of assuming a personal or employer policy responds. This workbook excludes specialized truck regulatory investigation and app-based driving coverage-period analysis.

Separate the claims while sharing accurate facts

Create one consistent factual chronology, but keep each claim's forms, benefit decisions and deadlines separately indexed. Give providers and advisers accurate information about all involved claims so they can address coordination. Do not obtain duplicate payment by hiding another payer. If two records differ, preserve both and add a dated factual clarification rather than silently editing the older one. Statements about the accident should remain truthful across every file.

Record each contact's purpose and keep claim forms, benefit decisions and deadlines separately indexed.



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



GUIDANCE 3

03

Document work and benefit disruption

Connect missed shifts, wage payments, temporary-benefit notices and return-to-work restrictions to source records. Distinguish normal earnings, actual lost earnings, employer-paid time and insurer payments. Keep detailed wage calculations separately; this workbook focuses on how payments relate to different claim streams. Do not assume a benefits payment and a tort loss use the same calculation or that every shortfall is owed by the other driver.

Flag reimbursement and settlement dependencies

Maintain a record of any reimbursement, credit or lien assertion and the entity making it. California law illustrates that a third-party action can coexist with compensation and that the employer can also have rights; the details are state specific. Before resolving an auto claim, ask the responsible advisers to address outstanding compensation interests and any required notice or approval. Do not calculate a universal net settlement or suggest ignoring an asserted interest.

RELATED WORKING SHEETS

- Dual-claim routing matrix
- Payment and reimbursement coordination

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



GUIDANCE 4

04

Resolve coverage and representation gaps

List questions that require qualified help: employee versus contractor status, ordinary commute versus business travel, disputes about a detour, no compensation coverage, overlapping counsel or a denied claim. Texas's regulator notes that most private employers there are not required to carry workers' compensation, illustrating why availability cannot be assumed nationally. Record who will answer each question and when. Employer ownership of a vehicle alone does not settle every eligibility question.

Build a coordinated review brief

Prepare a brief with work-purpose facts, employer notice proof, all claim contacts, benefits paid, open requests and reimbursement assertions. A reviewer should be able to identify which claim is doing what without searching multiple inboxes. Escalate for serious injury, threatened job consequences, a formal denial, an imminent deadline or a proposed settlement affecting multiple claims. Keep privacy in mind when deciding which employment or medical records each recipient needs.

RELATED WORKING SHEETS

- Dual-claim routing matrix
- Payment and reimbursement coordination

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 Eli drove to pick up supplies on a supervisor's text instruction, then stopped for food. Both the instruction and stop remain in the chronology.

02 Example 2

The supervisor confirms an incident report, but no benefits claim number exists. Eli records that gap instead of assuming all paperwork was filed.

03 Example 3

A medical bill was paid by compensation; the auto file records that payer and asks counsel about the claimed reimbursement interest.

04 Example 4

An initial approximate trip time is corrected using a dispatch message, with both original estimate and dated correction retained.



WORKSHEET 1

01

Trip-purpose and employment facts

Record actual events and lawful records; do not label legal compensability yourself.

Employer and role

Trip instruction/source

Paid time/status

Origin/destination

Vehicle owner

Personal stop/deviation facts

Mileage/schedule proof

Unknown legal question

Related guidance: [Preserve the work-purpose facts](#)



WORKSHEET 2

02

Dual-claim routing matrix

Keep employer notice, benefits claim and auto claim distinct.

Claim type

Carrier/administrator

Claim number

Purpose

Employer notice date

Required form

Confirmed deadline

Submission/receipt

Next owner

[Related guidance: Document work and benefit disruption](#)



WORKSHEET 3

03

Payment and reimbursement coordination

Track actual payments and asserted rights without creating a universal repayment formula.

Loss/service period

Payer

Amount

Payment type

Explanation/reference

Other claim overlap

Reimbursement/credit assertion

Reviewer

[Related guidance: Document work and benefit disruption](#)



WORKSHEET 4

04

Cross-claim factual consistency review

Correct errors transparently; never align accounts through fabrication.

Fact

First statement/source

Later clarification

Reason/source

Recipients updated

Version retained

Related guidance: [Resolve coverage and representation gaps](#)



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 DWC injured worker guide

Compensation provides medical and partial wage-related benefits and the regulator urges prompt employer reporting. Scope: California-specific; verify time limits and exceptions rather than universalizing its 30-day warning.

<https://www.dir.ca.gov/dwc/InjuredWorker.htm>

[2] California Labor Code 3852, current text

An employee compensation claim can coexist with rights against a person other than the employer; the employer may also have a claim. Current page shows a 2026-effective amendment with a special peace-officer/firefighter provision. Scope: This California example illustrates coexistence; it does not establish a national lien formula, and special exceptions require review.

https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=LAB§ionNum=3852.

[3] Texas DOI workers' compensation guide

Most private Texas employers are not required to carry workers' compensation. Scope: Texas-specific availability example; status and alternate claims require professional advice.

<https://www.tdi.texas.gov/pubs/consumer/cb030.html>

Keep the scope clear

No compensability or employment-status determination

No generic commuting rule

No double recovery concealment

No universal lien/credit formula