



FREE PATIENT GUIDE

The Minnesota Car-Accident Recovery Checklist

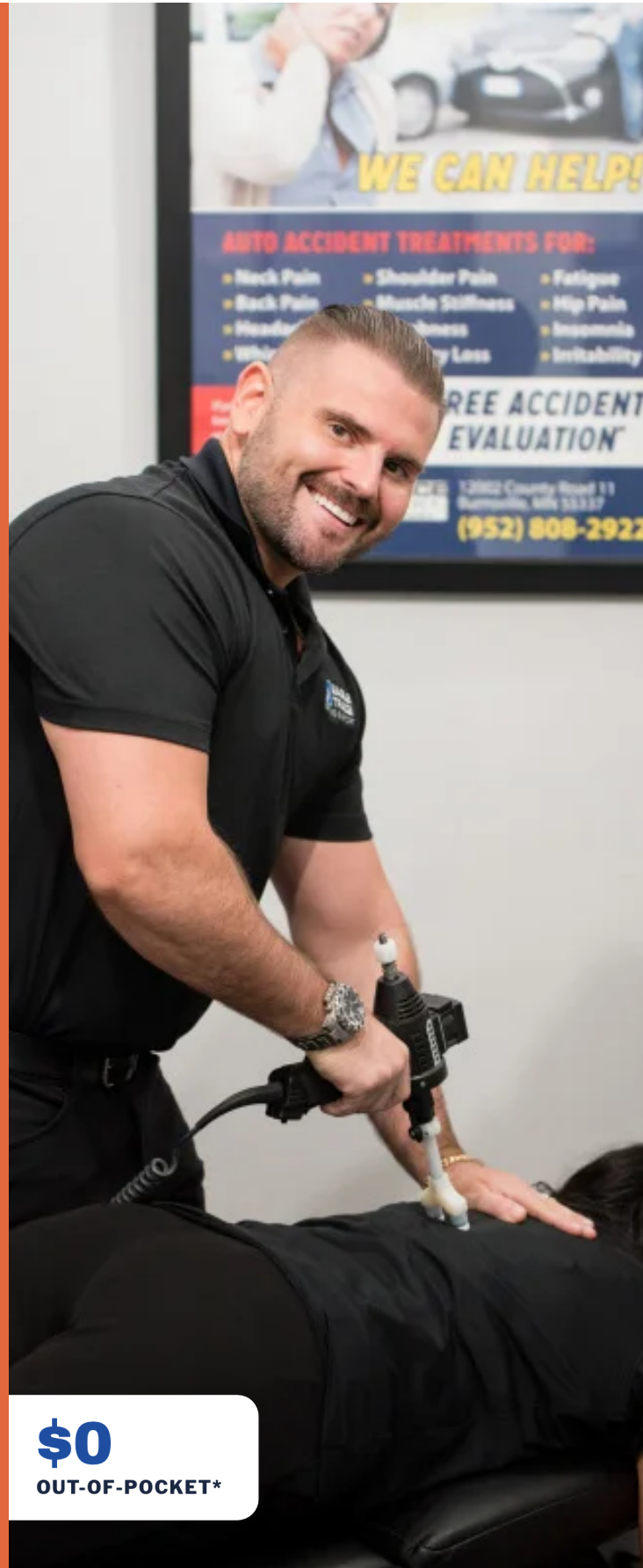
What to do after a crash to protect your health — and your no-fault (PIP) claim.

- ✓ Your first 72 hours, step by step
- ✓ Your Minnesota no-fault (PIP) rights
- ✓ The injuries that show up days later

★★★★★
Rated on Google

4.9/5
650+ patient reviews

\$0
OUT-OF-POCKET*



01 The First 72 Hours

Adrenaline can hide serious injuries. Here's what to do right away.

- ☐ **Get checked — even if you feel fine.** Adrenaline can mask injuries like whiplash for 24–72 hours after a crash.
- ☐ **See a chiropractor within 3 days.** An early, dated injury record is one of the strongest things you can do for both your recovery and your claim.
- ☐ **Report the crash to your own auto insurer.** In Minnesota, your PIP coverage pays your medical bills first — no matter who caused the accident.
- ☐ **Save everything.** The police report, photos, the other driver's information, and every piece of medical paperwork.
- ☐ **Don't rush a settlement.** Some injuries take days or weeks to fully surface — finish your care first.

02 Your Minnesota No-Fault (PIP) Rights

Every MN auto policy includes coverage built to pay for care like this.

\$20,000

Minimum PIP medical benefits

\$0

Typical deductible & co-pay



Chiropractic care is a **covered** PIP benefit.

- ✓ Every Minnesota auto policy must include Personal Injury Protection (PIP).
- ✓ PIP pays for accident-related care regardless of who caused the crash.
- ✓ Coverage applies whether you were the driver, a passenger, or a pedestrian.
- ✓ Most patients pay nothing out of pocket for accident-related treatment.

03 Injuries to Watch For

They show up late — tick any you notice.

- ☐ Neck pain or stiffness (whiplash), often 1–3 days later
- ☐ Headaches starting at the base of the skull
- ☐ Upper, mid, or low back pain
- ☐ Numbness, tingling, or shooting pain into an arm or leg (possible disc injury)
- ☐ Dizziness, trouble concentrating, or poor sleep

04 Before You Settle

Ask yourself these first.

- ☐ Have all of my injuries fully surfaced?
- ☐ Is my treatment actually complete?
- ☐ Has a chiropractor documented my injuries for my claim?
- ☐ Do I understand exactly what my PIP benefits cover?



HURT IN A CRASH NEAR BURNSVILLE?

Get a free accident evaluation.

Dr. Jeff Plaster and our team treat your injuries drug-free, document everything for your claim, and handle the no-fault paperwork — so you can focus on healing.

Book your free evaluation →

or call / text (952) 808-2922



4.9 on Google (650+ reviews). Dr. Jeff Plaster, D.C. — practicing since 2016, trauma-qualified & 6× voted one of Minnesota's Best Chiropractors.

✂ CUT OUT & KEEP IN YOUR GLOVEBOX

If you're in a crash — at the scene

- 1** Get to safety; call 911 if anyone is hurt.
- 2** Photograph vehicles, plates, damage & scene.
- 3** Exchange name, insurance & contact info.
- 4** Note any witnesses' names & numbers.
- 5** **Within 72 hours, get checked** — call us to start care and protect your claim.

EAGLE TRACE SPINE & SPORT

(952) 808-2922

Call or text — free accident eval

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