



Rear-End Collisions: Why a “Minor” Accident Deserves Attention

You are stopped at a red light when a distracted driver hits your vehicle from behind. The damage appears modest, and you do not feel any immediate pain, so you may be tempted to exchange insurance information and put the incident behind you.

A collision that looks minor can still cause an injury. Whiplash and concussion symptoms may develop after you leave the scene, making it important to monitor how you feel and seek appropriate medical care rather than judging your condition by the appearance of your car.

Whiplash Symptoms Can Take Time to Appear

Whiplash occurs when a sudden movement forces the head backward, forward, or sideways, potentially injuring structures in the neck. Rear-end collisions are a common cause, and symptoms can include neck pain, stiffness, headaches, and discomfort in the shoulders or arms.

These symptoms may take several hours to develop. Feeling comfortable immediately after a collision therefore does not establish that you are uninjured, although it also does not mean an injury is inevitable. [NHS guidance on whiplash](#)

An estimated impact speed cannot tell you precisely what happened to your body. Comparisons between a crash and falling a particular number of feet oversimplify the forces involved and should not substitute for an individual medical assessment.

Seek Care Based on Your Symptoms and Circumstances

If you develop neck pain, headaches, dizziness, or other symptoms after a collision, seek medical advice promptly. Explain how the crash happened, when symptoms began, and whether they have changed, and mention any relevant medical conditions or medications.

Even without symptoms, contacting a healthcare professional can help you decide whether an examination is appropriate, particularly if you are concerned about the force of the impact or a possible head injury. The purpose of an evaluation is to identify your medical needs and receive instructions about what to watch for afterward.

Severe neck pain, weakness, tingling, or difficulty walking after a crash requires urgent medical assessment. These symptoms can indicate an injury more serious than an uncomplicated neck strain, so do not drive yourself if your symptoms make driving unsafe. [NHS advice on urgent neck-injury symptoms](#)

Watch for Possible Concussion Symptoms

Headache, dizziness, nausea, sensitivity to light or noise, trouble concentrating, and changes in sleep can occur with a concussion. Symptoms may appear immediately or emerge hours or days later, and someone with a concussion may not recognize all the changes themselves.

Call 911 or seek emergency care for a worsening headache that does not go away, repeated vomiting, seizures, weakness, slurred speech, increasing confusion, or difficulty waking. Loss of consciousness also requires emergency attention, and a companion's observations about unusual behavior can be important. [CDC concussion symptoms and danger signs](#)

A Normal X-Ray Does Not Rule Out Every Injury

An examination involves more than looking for a broken bone. A healthcare professional may assess your symptoms, tenderness, movement, strength, and sensation to determine whether further testing or treatment is needed.

Whiplash does not necessarily produce a finding on an X-ray, and imaging may be used to investigate fractures or other injuries rather than confirm whiplash itself. Your clinician should decide whether an X-ray, CT scan, MRI, or no imaging is appropriate for your circumstances. [Mayo Clinic guidance on whiplash diagnosis](#)

Follow Medical Advice and Keep Accurate Records

After an evaluation, follow the treatment and follow-up instructions you receive, and report new or worsening symptoms. Treatment should reflect your medical needs, with your healthcare professional guiding decisions about activity, medication, rehabilitation, and returning to work.

Keep copies of medical records, bills, prescriptions, and any work restrictions, along with brief notes about how symptoms affect everyday activities. If transportation, cost, or another obstacle prevents you from attending an appointment, tell the provider and document the reason so the record accurately reflects what happened.

Medical records can also help establish when symptoms appeared and how an injury affected you. A delay or gap in treatment may raise questions during an insurance claim, but it does not automatically mean that no injury occurred or that a claim is invalid.

Report the Accident Promptly

As soon as you can safely do so, exchange driver and insurance information, preserve photographs and witness details, and obtain information about any police report. Keep records of your claim communications, including the dates, names of representatives, and information provided.

Notify your insurer promptly and follow the notice and cooperation provisions in your policy. Reporting requirements depend on the policy, coverage, applicable state law, and circumstances, so review your policy carefully and ask your insurer to identify any deadlines or required documents.

Understand Your State's Lawsuit Deadline

States set deadlines, known as statutes of limitations, for filing personal injury lawsuits. The time allowed varies by state and the circumstances of the claim, and special notice requirements may apply when a government entity is involved.

Reporting an insurance claim and filing a lawsuit are separate steps. Do not assume that an insurance investigation or settlement discussion extends the filing deadline, and seek legal advice early to identify the deadlines that apply to your situation.

Give Your Recovery the Attention It Needs

After a rear-end collision, pay attention to changes in how you feel rather than relying on the label “fender bender.” Appropriate medical care, accurate records, and prompt reporting can help you address both your recovery and the practical demands that follow an accident.

If symptoms appear after you initially felt fine, explain that timing honestly to your healthcare provider and insurer. A clear account of what happened and how your condition developed is more useful than minimizing your symptoms or assuming the worst.