Illustrative Complaint Analysis

New York Car Accident Complaints: Annotated Samples

Selected excerpts from sample New York Supreme Court complaints in car-accident cases, with notes on the general function of each part. For education and document analysis.

Illustrative Complaint Analysis

This section presents selected excerpts from existing legal pleadings for educational and document analysis purposes. The accompanying commentary explains the general function of each excerpt. These examples are not prepared for any particular person's circumstances and are not instructions or recommendations for drafting, adapting, or filing a legal document.

Not legal advice

General information only. Every reader gets the same excerpts and the same explanations. This is not legal advice and it is not a lawyer. It knows nothing about your situation.

This booklet has two parts. Part 1 has 3 complete sample complaints, each with a general note beside every paragraph. Part 2 is a catalog of other sample paragraphs, grouped by topic. Words in [brackets] are blanks that describe the kind of information that usually goes in that spot. The laws and court rules cited can be read free at nysenate.gov/legislation and nycourts.gov/rules; the website version of this guide links each citation.

Part 1. Annotated samples

Three complete sample complaints for common kinds of New York City car accidents. Each one shows the sample text on the left and a general note on the right explaining what each paragraph is for. The samples share many paragraphs; the notes point out what changes from one kind of accident to another.

Reading these samples

- The left column is sample text. Words in brackets, like [plaintiff's full name], are blanks. Everything else is the sample wording, which may or may not fit a particular accident.
- The right column explains, in general terms, what each paragraph is for and which rules it relates to. It is the same for every reader and does not say whether any paragraph fits a particular case.
- Each sample fits only the situation described at its top. Paragraphs for other situations, such as passengers, intersections, city vehicles, rideshares, and family members' claims, are in the paragraph catalog.
- Several rules for car accident lawsuits changed for cases started on or after May 26, 2026. The notes describe the rules for those cases; complaints filed earlier, including ones viewed in the court's filing system, may reflect the older rules.

Sample 1. Two-vehicle rear-end collision

A driver stopped in traffic in New York City is struck from behind by another car. The driver of the other car also owns it. The stopped driver sues that driver in the Supreme Court for personal injuries and for the damage to the car. There is one plaintiff and one defendant, and no city vehicle, rideshare, or passenger is involved.

Caption

SAMPLE TEXT	GENERAL NOTE
SUPREME COURT OF THE STATE OF NEW YORK **COUNTY OF [COUNTY NAME]** [PLAINTIFF'S FULL NAME], Plaintiff, - against - [DEFENDANT'S FULL NAME], Defendant. Index No.: _____ **COMPLAINT**	The caption is the heading of every court paper. It names the court and county, lists every plaintiff and defendant, leaves space for the index number, and states what the paper is. The index number is assigned by the county clerk when the case is filed and the fee is paid (CPLR 306-a, 8018); it is written in afterward. A complaint is usually filed together with a separate paper called a summons (CPLR 304), which is not part of this sample. *Sources: CPLR 2101(c)*

Opening paragraph

SAMPLE TEXT	GENERAL NOTE
Plaintiff [plaintiff's full name], appearing pro se, alleges upon information and belief, except as to matters within the personal knowledge of Plaintiff, as follows:	The opening paragraph says who is suing. "Pro se" means the plaintiff is representing himself or herself without a lawyer. "Upon information and belief" is traditional wording for allegations based on what the plaintiff has learned rather than seen personally; the complaint may mix both kinds.

The parties

SAMPLE TEXT	GENERAL NOTE
At all times relevant herein, Plaintiff [plaintiff's full name] was and remains a person entitled to maintain this action.	States that the plaintiff is a person who can bring the case. An adult generally sues in his or her own name. A child under 18 sues through a parent or guardian instead (CPLR 1201); the catalog has a paragraph for that, and a child's claim must be brought by a lawyer (CPLR 321(a)).
At all times hereinafter mentioned, Plaintiff [plaintiff's full name] was and still is a resident of the State of [state where the plaintiff lives].	Where each party lives matters for venue, meaning which county's court may hear the case (CPLR 503(a)). Residence is stated as of the time the case is started. *Sources: CPLR Article 3*
At all times hereinafter mentioned, Defendant [defendant's full name] was and still is a resident of the State of [state where the defendant lives].	The defendant's residence also bears on venue, and on where and how the defendant can be served with the summons and complaint. A company's residence is generally the county of its principal office (CPLR 503(c)). *Sources: CPLR Article 3*

Jurisdiction and venue

SAMPLE TEXT	GENERAL NOTE
This Court has jurisdiction over the parties and the subject matter of this action, and venue is properly laid in [county where the case is filed] pursuant to CPLR 503, based upon the residence or principal office of one or more of the parties and/or the county in which a substantial part of the events giving rise to the claims occurred.	The Supreme Court is New York's general trial court and can hear cases of any size. Venue is generally proper in a county where any party lived when the case began, or where a substantial part of the events happened (CPLR 503(a)). A defendant who believes the county is wrong can ask to move the case (CPLR 510, 511). *Sources: CPLR 503(a), (c), (d)*

The vehicles and their owners

SAMPLE TEXT	GENERAL NOTE
At all times hereinafter mentioned, Plaintiff [plaintiff's full name] was the owner of the motor vehicle bearing [state that issued the plaintiff's plate] State license plate number [plaintiff's license plate number] involved in the occurrence alleged herein.	Identifies the plaintiff's car by its license plate. Ownership matters mainly for the property-damage claim, since generally the owner is the one who may recover for damage to a vehicle.
At all times hereinafter mentioned, Defendant [defendant's full name] was the owner of the motor vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] operated by said Defendant and involved in the occurrence alleged herein.	In this sample the defendant both owned and drove the other car. When the owner and the driver are different people or companies, the catalog has separate paragraphs for each, including leased vehicles.
At all times hereinafter mentioned, Defendant [defendant's full name] owned, operated, maintained, controlled, repaired, and used the motor vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] involved in the occurrence alleged herein.	Under Vehicle and Traffic Law § 388, a vehicle's owner is generally responsible for negligence of anyone driving it with the owner's permission. When the owner is also the driver, this paragraph alleges both ownership and operation. Federal law generally protects commercial rental and leasing companies from this kind of owner liability (49 U.S.C. § 30106); see the catalog's leasing paragraphs. *Sources: Vehicle and Traffic Law § 388*

How the accident happened

SAMPLE TEXT	GENERAL NOTE
On or about [date of the accident], at approximately [approximate time], at or near [street address or intersection where the accident happened], a motor vehicle collision occurred involving Plaintiff and one or more motor vehicles, including the motor vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number].	States when and where the collision happened. These details are usually compared with the police accident report, photographs, and other records, so they are typically checked against those sources. Separately, a driver involved in an accident with injury, or property damage over $1,000, generally must file a report with the Department of Motor Vehicles within 10 days (Vehicle and Traffic Law § 605).

At the time of the occurrence, Plaintiff's vehicle bearing [state that issued the plaintiff's plate] State license plate number [plaintiff's license plate number] was stopped or otherwise stationary, and Defendant [defendant's full name] failed to operate the following vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] with reasonable care so as to avoid striking Plaintiff's vehicle.	A following driver must keep a reasonable and prudent distance (Vehicle and Traffic Law § 1129(a)). New York courts generally treat a rear-end collision with a stopped or stopping vehicle as establishing a prima facie case of negligence against the rear driver, who then must offer a non-negligent explanation. This paragraph states the facts that bring that rule into play; whether they are accurate for a particular accident is for the person signing to decide. *Sources: Vehicle and Traffic Law § 1129(a)*
The occurrence was caused, in whole or in part, by the negligent operation of the vehicle operated by Defendant [defendant's full name] bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number], including failing to maintain a reasonably safe distance and failing to avoid the collision with Plaintiff's vehicle bearing [state that issued the plaintiff's plate] State license plate number [plaintiff's license plate number] under the circumstances then and there existing.	States how the defendant's driving caused the collision. A complaint states facts rather than evidence; the proof comes later through documents, testimony, and discovery. Chain reactions are shown in the multi-vehicle sample, and other ways collisions happen, such as intersections, red lights, and head-on crashes, have their own paragraphs in the catalog. *Sources: Vehicle and Traffic Law § 1129(a)*

First cause of action: personal injury

SAMPLE TEXT	GENERAL NOTE
AS AND FOR A FIRST CAUSE OF ACTION **ON BEHALF OF PLAINTIFF [PLAINTIFF'S FULL NAME]** (Negligence: Personal Injury) Plaintiff [plaintiff's full name] repeats, reiterates, and realleges each and every allegation set forth above with the same force and effect as if fully set forth herein.	Each separate claim is set out as its own numbered cause of action. The "repeats and realleges" sentence brings all the earlier facts into this claim without writing them out again.
Plaintiff alleges that, at the time of the occurrence, a motor vehicle, bicycle, device, or other instrumentality involved in the occurrence came into contact with the person of Plaintiff [plaintiff's full name], and that such contact caused and/or contributed to the personal injuries alleged herein.	Alleges that the plaintiff was physically struck or jolted by the collision and that this caused the injuries. It connects the accident to the injury claim.
As a result of the occurrence, Plaintiff [plaintiff's full name] sustained physical injuries and associated pain, suffering, limitations, and other damages to the extent established by the evidence.	A general statement that the plaintiff was injured. Complaints often describe injuries broadly; the details come out later in a bill of particulars and medical records. The catalog has more specific paragraphs for injured body parts, medical treatment and expenses, and lost earnings.
The occurrence and resulting injuries were caused solely by the negligence, carelessness, and recklessness of the Defendant or Defendants, without any negligence or culpable conduct on the part of Plaintiff [plaintiff's full name] contributing thereto.	For car accident injury lawsuits started on or after May 26, 2026, a plaintiff whose share of fault is greater than the defendants' combined share cannot recover, and a plaintiff with a smaller share recovers an award reduced by that share (CPLR 1411(b)). For other claims, an award is reduced by the plaintiff's share of fault however large it is (CPLR 1411(a)). This paragraph states that the plaintiff was not at fault. Like every allegation, it is made subject to the signer's certification that it is not frivolous (22 NYCRR 130-1.1a). *Sources: CPLR Article 14-A*

SAMPLE TEXT	GENERAL NOTE
Plaintiff [plaintiff's full name] sustained a serious injury as defined in Insurance Law § 5102(d) and/or economic loss greater than basic economic loss as defined in Insurance Law § 5102(a). By reason of the foregoing, Plaintiff [plaintiff's full name] has been damaged in an amount that exceeds the jurisdictional limits of all lower courts that would otherwise have jurisdiction.	Under New York's no-fault system, a person injured in a car accident can sue for pain and suffering only after a "serious injury" as defined in Insurance Law § 5102(d), such as a fracture or a significant limitation of use of a body function or system, and can sue for economic loss only above what no-fault insurance covers (Insurance Law § 5104(a)). For cases started on or after May 26, 2026, the category for an injury that kept a person from usual activities for 90 of the first 180 days was removed, the jury decides fault before deciding whether an injury is serious, and pain-and-suffering damages are capped at $100,000 for some at-fault plaintiffs, such as a driver who was uninsured or was convicted of impaired driving (Insurance Law §§ 5102(d), 5104(a), 5104(d)). A personal-injury complaint does not state a dollar amount; in the Supreme Court it instead says whether the damages exceed the limits of the lower courts (CPLR 3017(c)). *Sources: Insurance Law §§ 5102(d), 5104(a)*

Second cause of action: property damage

SAMPLE TEXT	GENERAL NOTE
AS AND FOR A SECOND CAUSE OF ACTION ON BEHALF OF PLAINTIFF [PLAINTIFF'S FULL NAME] (Negligence: Property Damage) Plaintiff [plaintiff's full name] repeats, reiterates, and realleges each and every allegation set forth above with the same force and effect as if fully set forth herein.	Damage to the car is a separate claim with its own heading. The no-fault "serious injury" rule does not apply to property damage.
As a result of the negligence of the Defendant or Defendants, the motor vehicle and/or other personal property of Plaintiff [plaintiff's full name] was damaged, and Plaintiff [plaintiff's full name] sustained property damage, including the cost of repair or replacement, loss of use, and related expenses, to the extent established by the evidence. By reason of the foregoing, Plaintiff [plaintiff's full name] has been damaged in an amount to be determined at trial.	Covers repair or replacement costs and loss of use. If an insurance company has already paid for the repairs, it may have the right to pursue that part of the claim itself (called subrogation), which can affect what the owner may recover. Records such as repair estimates and invoices are the usual proof.

Closing paragraphs

SAMPLE TEXT	GENERAL NOTE
By reason of the foregoing, the liability of the Defendant or Defendants is joint and several. To the extent any Defendant seeks the benefit of CPLR Article 16, Plaintiff alleges that Article 16 does not limit liability herein, including under the exceptions set forth in CPLR 1602, and that Plaintiff is entitled to recover the full amount of damages from each Defendant found liable.	CPLR Article 16 can limit a defendant's share of non-economic damages when that defendant is 50 percent or less at fault (CPLR 1601). There is an exception for claims arising from the use or operation of a motor vehicle (CPLR 1602). This paragraph points to that exception; with only one defendant it usually matters less. The multi-vehicle sample shows a case with two defendants. *Sources: CPLR 1601; CPLR 1602*

WHEREFORE, Plaintiff demands judgment against the Defendant as follows:

(a) On the First Cause of Action, on behalf of Plaintiff [plaintiff's full name], for personal injuries, in an amount that exceeds the jurisdictional limits of all lower courts that would otherwise have jurisdiction;

(b) On the Second Cause of Action, on behalf of Plaintiff [plaintiff's full name], for property damage, in an amount to be determined at trial; and

(c) The costs and disbursements of this action, together with interest as permitted by law, and such other and further relief as this Court deems just and proper.

The "WHEREFORE" clause lists what the plaintiff asks the court to award, one lettered item per cause of action, plus costs and interest. Consistent with CPLR 3017(c), it states no dollar figure for personal injuries.

Sources: CPLR 3017(c)

Dated: [county where the complaint is signed] County, New York
_____, 20____

The place and date of signing. The date is usually filled in by hand when the final version is signed.

_____
[PLAINTIFF'S FULL NAME]
Plaintiff pro se
[plaintiff's mailing address]
Telephone: _____
Email: _____

A plaintiff without a lawyer signs the complaint personally, with the name printed below the signature (22 NYCRR 130-1.1a(a)), and lists an address and telephone number (CPLR 2101(d)). Signing certifies that, to the best of the signer's knowledge after reasonable inquiry, the paper is not frivolous (22 NYCRR 130-1.1a(b)).

Sources: 22 NYCRR 130-1.1a(a); CPLR 2101(d)

What this sample leaves out

- The summons, which is filed with the complaint and tells the defendant how and when to respond (CPLR 304, 305).
- A notice of claim, which is generally required within 90 days before suing New York City or another public entity (General Municipal Law § 50-e).
- A verification (a sworn statement that the complaint is true). It is optional, but if the complaint is verified, the answer must be verified too (CPLR 3020).
- A jury demand. In New York a jury is generally demanded later, when the case is placed on the trial calendar with a note of issue (CPLR 4102).
- Proof of service, and later papers such as a request for judicial intervention or a bill of particulars.

Sample 2. Three-vehicle chain collision

Three cars are in a line in New York City traffic. The plaintiff's car, at the front, is stopped. It is struck from behind in a chain collision involving the two cars behind it: the first defendant's car directly behind, and the second defendant's car behind that. Each defendant owns the car he or she was driving. The plaintiff sues both defendants in the Supreme Court for personal injuries and for the damage to the car, without knowing the exact order of the impacts. No city vehicle, rideshare, or passenger is involved.

Caption

SAMPLE TEXT	GENERAL NOTE
SUPREME COURT OF THE STATE OF NEW YORK **COUNTY OF [COUNTY NAME]** [PLAINTIFF'S FULL NAME], Plaintiff, - against - [FIRST DEFENDANT'S FULL NAME] and [SECOND DEFENDANT'S FULL NAME], Defendants. Index No.: _____ **COMPLAINT**	With two defendants, both names appear in the caption, joined by "and", and the label below them becomes "Defendants." A complaint's caption must name every party (CPLR 2101(c)). People who may be responsible for the same accident can generally be sued together in one case (CPLR 1002(b)), so the claims do not have to be split into separate lawsuits. *Sources: CPLR 2101(c)*

Opening paragraph

SAMPLE TEXT	GENERAL NOTE
Plaintiff [plaintiff's full name], appearing pro se, alleges upon information and belief, except as to matters within the personal knowledge of Plaintiff, as follows:	The same opening as in the two-vehicle sample. It names only the plaintiff; the defendants are identified in the paragraphs that follow. With more than one plaintiff, "Plaintiff" becomes "Plaintiffs" and "alleges" becomes "allege."

The parties

SAMPLE TEXT	GENERAL NOTE
At all times relevant herein, Plaintiff [plaintiff's full name] was and remains a person entitled to maintain this action.	The same paragraph as in the two-vehicle sample. The plaintiff here is an adult driver suing in his or her own name; the catalog has paragraphs for a child plaintiff and for a passenger.
At all times hereinafter mentioned, Plaintiff [plaintiff's full name] was and still is a resident of the State of [state where the plaintiff lives].	The plaintiff's residence, stated as of the time the case is started. Like each defendant's residence, it bears on venue (CPLR 503(a)). *Sources: CPLR Article 3*
At all times hereinafter mentioned, Defendant [first defendant's full name] was and still is a resident of the State of [state where the first defendant lives].	Each defendant gets a separate residence paragraph. With several defendants there may be more than one county where venue is proper, since the residence of any party can support venue (CPLR 503(a)). *Sources: CPLR Article 3*

At all times hereinafter mentioned, Defendant [second defendant's full name] was and still is a resident of the State of [state where the second defendant lives].	The second defendant's residence. Each defendant must be served with the summons and complaint separately; for an individual, the methods are listed in CPLR 308. A defendant who lives outside New York can generally still be sued here over an accident that happened in New York (CPLR 302(a)). *Sources: CPLR Article 3*

Jurisdiction and venue

SAMPLE TEXT	GENERAL NOTE
This Court has jurisdiction over the parties and the subject matter of this action, and venue is properly laid in [county where the case is filed] pursuant to CPLR 503, based upon the residence or principal office of one or more of the parties and/or the county in which a substantial part of the events giving rise to the claims occurred.	The same paragraph as in the other samples. It refers to "one or more of the parties," so it works with several defendants. Venue is generally proper in a county where any party lived when the case began, or where a substantial part of the events happened (CPLR 503(a)). *Sources: CPLR 503(a), (c), (d)*

The vehicles and their owners

SAMPLE TEXT	GENERAL NOTE
At all times hereinafter mentioned, Plaintiff [plaintiff's full name] was the owner of the motor vehicle bearing [state that issued the plaintiff's plate] State license plate number [plaintiff's license plate number] involved in the occurrence alleged herein.	Identifies the plaintiff's car by its license plate. In a multi-vehicle accident, naming each vehicle by its plate keeps the allegations about each one distinct. Ownership matters mainly for the property-damage claim.
At all times hereinafter mentioned, Defendant [first defendant's full name] was the owner of the motor vehicle bearing [state that issued the first defendant's plate] State license plate number [first defendant's license plate number] operated by said Defendant and involved in the occurrence alleged herein.	Ownership of the first defendant's car, the one directly behind the plaintiff. In this sample each defendant both owned and drove a car; when an owner and a driver differ, the catalog's separate-owner paragraphs are used for that vehicle.
At all times hereinafter mentioned, Defendant [second defendant's full name] was the owner of the motor vehicle bearing [state that issued the second defendant's plate] State license plate number [second defendant's license plate number] operated by said Defendant and involved in the occurrence alleged herein.	The same paragraph for the second defendant's car, the third car in line. The police accident report usually lists each vehicle's plate, registered owner, and insurer, and is the common source for these details.
At all times hereinafter mentioned, Defendant [first defendant's full name] owned, operated, maintained, controlled, repaired, and used the motor vehicle bearing [state that issued the first defendant's plate] State license plate number [first defendant's license plate number] involved in the occurrence alleged herein.	Alleges ownership and operation of the first defendant's car. A vehicle's owner is generally responsible for negligence of anyone driving it with the owner's permission (Vehicle and Traffic Law § 388). *Sources: Vehicle and Traffic Law § 388*
At all times hereinafter mentioned, Defendant [second defendant's full name] owned, operated, maintained, controlled, repaired, and used the motor vehicle bearing [state that issued the second defendant's plate] State license plate number [second defendant's license plate number] involved in the occurrence alleged herein.	The same allegation for the second defendant's car. Each vehicle is usually covered by its own insurance policy, so more than one insurer is commonly involved in a multi-vehicle case. *Sources: Vehicle and Traffic Law § 388*

How the accident happened

SAMPLE TEXT	GENERAL NOTE
On or about [date of the accident], at approximately [approximate time], at or near [street address or intersection where the accident happened], a motor vehicle collision occurred involving Plaintiff and one or more motor vehicles, including the motor vehicle bearing [state that issued the first defendant's plate] State license plate number [first defendant's license plate number].	States when and where the collision happened. The paragraph names one other vehicle, here the first defendant's, and the paragraphs below identify the rest. A driver involved in an accident with injury, or property damage over $1,000, generally must file a report with the Department of Motor Vehicles within 10 days (Vehicle and Traffic Law § 605).
At the time of the occurrence, Plaintiff's vehicle bearing [state that issued the plaintiff's plate] State license plate number [plaintiff's license plate number] was stopped or otherwise stationary, and Defendant [first defendant's full name] failed to operate the following vehicle bearing [state that issued the first defendant's plate] State license plate number [first defendant's license plate number] with reasonable care so as to avoid striking Plaintiff's vehicle.	Alleges that the plaintiff's car was stopped and the car directly behind it failed to avoid striking it. A following driver must keep a reasonable and prudent distance (Vehicle and Traffic Law § 1129(a)). In chain collisions, a middle driver often says the car was pushed forward by the car behind it; courts then look closely at the order of the impacts. *Sources: Vehicle and Traffic Law § 1129(a)*
The occurrence was caused, in whole or in part, by the negligent operation of the vehicle operated by Defendant [first defendant's full name] bearing [state that issued the first defendant's plate] State license plate number [first defendant's license plate number], including failing to maintain a reasonably safe distance and failing to avoid the collision with Plaintiff's vehicle bearing [state that issued the plaintiff's plate] State license plate number [plaintiff's license plate number] under the circumstances then and there existing.	Describes the driving of the car that struck the plaintiff's car directly. The next paragraph addresses the other car in the chain. A complaint states facts rather than evidence; the proof comes later through documents, testimony, and discovery. *Sources: Vehicle and Traffic Law § 1129(a)*
Plaintiff alleges that the occurrence involved multiple motor vehicles and that the vehicles came into contact during a sequence of impacts, including the motor vehicle bearing [state that issued the second defendant's plate] State license plate number [second defendant's license plate number]. Plaintiff further alleges that the respective acts and omissions of the Defendant or Defendants, including the manner in which the vehicles were operated, followed, stopped, slowed, controlled, and/or maintained, contributed to the occurrence and to the injuries and damages alleged herein. The sequence, positions, movements, points of impact, and respective causal contributions of the vehicles involved are matters to be determined from the evidence.	Used when three or more vehicles collided in sequence. It identifies the second defendant's car and alleges that each defendant's driving contributed, while leaving the order of the impacts and each vehicle's share of fault to be decided on the evidence. That approach is common when the plaintiff, in the front car, could not see what happened behind. The catalog has versions for a plaintiff whose car was in the middle or at the back of the line. *Sources: Vehicle and Traffic Law § 1129(a)*

First cause of action: personal injury

SAMPLE TEXT	GENERAL NOTE
AS AND FOR A FIRST CAUSE OF ACTION **ON BEHALF OF PLAINTIFF [PLAINTIFF'S FULL NAME]** (Negligence: Personal Injury) Plaintiff [plaintiff's full name] repeats, reiterates, and realleges each and every allegation set forth above with the same force and effect as if fully set forth herein.	The first claim is for the plaintiff's injuries, brought against both defendants. The "repeats and realleges" sentence brings in all the facts alleged above, including those about each defendant.

Plaintiff alleges that, at the time of the occurrence, a motor vehicle, bicycle, device, or other instrumentality involved in the occurrence came into contact with the person of Plaintiff [plaintiff's full name], and that such contact caused and/or contributed to the personal injuries alleged herein.	Alleges that the plaintiff was physically struck or jolted and that this caused the injuries. In a chain collision a person may be jolted more than once; medical records and the timing of symptoms are commonly used to connect injuries to the accident.
As a result of the occurrence, Plaintiff [plaintiff's full name] sustained physical injuries and associated pain, suffering, limitations, and other damages to the extent established by the evidence.	A general statement that the plaintiff was injured. The details usually come later in a bill of particulars and medical records; the catalog has more specific paragraphs for injuries, treatment, expenses, and lost earnings.
The occurrence and resulting injuries were caused solely by the negligence, carelessness, and recklessness of the Defendant or Defendants, without any negligence or culpable conduct on the part of Plaintiff [plaintiff's full name] contributing thereto.	States that the plaintiff was not at fault; it refers to "the Defendant or Defendants" so it works with several. For car accident injury lawsuits started on or after May 26, 2026, a plaintiff whose share of fault is greater than the combined share of all the defendants cannot recover, and a smaller share reduces the award (CPLR 1411(b)). Like every allegation, it is subject to the signer's certification that it is not frivolous (22 NYCRR 130-1.1a). *Sources: CPLR Article 14-A*
Plaintiff [plaintiff's full name] sustained a serious injury as defined in Insurance Law § 5102(d) and/or economic loss greater than basic economic loss as defined in Insurance Law § 5102(a). By reason of the foregoing, Plaintiff [plaintiff's full name] has been damaged in an amount that exceeds the jurisdictional limits of all lower courts that would otherwise have jurisdiction.	The same no-fault rules apply as in the two-vehicle sample: pain and suffering can be recovered only for a "serious injury" (Insurance Law § 5102(d)), and economic loss only above what no-fault insurance covers (Insurance Law § 5104(a)). For cases started on or after May 26, 2026, the 90-of-180-days category of serious injury was removed, and pain-and-suffering damages are capped at $100,000 for some at-fault plaintiffs (Insurance Law § 5104(d)). No dollar amount is stated for personal injuries (CPLR 3017(c)). *Sources: Insurance Law §§ 5102(d), 5104(a)*

Second cause of action: property damage

SAMPLE TEXT	GENERAL NOTE
AS AND FOR A SECOND CAUSE OF ACTION **ON BEHALF OF PLAINTIFF [PLAINTIFF'S FULL NAME]** (Negligence: Property Damage) Plaintiff [plaintiff's full name] repeats, reiterates, and realleges each and every allegation set forth above with the same force and effect as if fully set forth herein.	The claim for damage to the plaintiff's car, against both defendants. The no-fault "serious injury" rule does not apply to property damage.
As a result of the negligence of the Defendant or Defendants, the motor vehicle and/or other personal property of Plaintiff [plaintiff's full name] was damaged, and Plaintiff [plaintiff's full name] sustained property damage, including the cost of repair or replacement, loss of use, and related expenses, to the extent established by the evidence. By reason of the foregoing, Plaintiff [plaintiff's full name] has been damaged in an amount to be determined at trial.	Covers repair or replacement costs and loss of use. When a car is struck more than once, repair records and photographs are commonly used to show which damage came from which impact, although the complaint itself does not divide it.

Closing paragraphs

SAMPLE TEXT	GENERAL NOTE
By reason of the foregoing, the liability of the Defendant or Defendants is joint and several. To the extent any Defendant seeks the benefit of CPLR Article 16, Plaintiff alleges that Article 16 does not limit liability herein, including under the exceptions set forth in CPLR 1602, and that Plaintiff is entitled to recover the full amount of damages from each Defendant found liable.	This paragraph matters most when there are several defendants. CPLR 1601 can limit a defendant who is 50 percent or less at fault to that share of non-economic damages, but CPLR 1602 makes exceptions, including for people held liable because of the use, operation, or ownership of a motor vehicle. "Joint and several" liability means the plaintiff can generally collect the whole judgment from any liable defendant, who may then seek contribution from the others (CPLR 1401). *Sources: CPLR 1601; CPLR 1602*
WHEREFORE, Plaintiff demands judgment against the Defendants as follows: (a) On the First Cause of Action, on behalf of Plaintiff [plaintiff's full name], for personal injuries, in an amount that exceeds the jurisdictional limits of all lower courts that would otherwise have jurisdiction; (b) On the Second Cause of Action, on behalf of Plaintiff [plaintiff's full name], for property damage, in an amount to be determined at trial; and (c) The costs and disbursements of this action, together with interest as permitted by law, and such other and further relief as this Court deems just and proper.	The demand is made against both defendants ("the Defendants"). As in the two-vehicle sample, there is one lettered item per cause of action plus costs and interest, and no dollar figure for personal injuries (CPLR 3017(c)). *Sources: CPLR 3017(c)*
Dated: [county where the complaint is signed] County, New York _____, 20____	The place and date of signing. The date is usually filled in by hand when the final version is signed.
_____ [PLAINTIFF'S FULL NAME] Plaintiff pro se [plaintiff's mailing address] Telephone: _____ Email: _____	The plaintiff signs personally, with the name printed below the signature (22 NYCRR 130-1.1a(a)), and lists an address and telephone number (CPLR 2101(d)). Once the defendants appear in the case, later papers are generally served on every party who has appeared (CPLR 2103(e)). *Sources: 22 NYCRR 130-1.1a(a); CPLR 2101(d)*

What this sample leaves out

- The summons, which names every defendant and is served on each one (CPLR 304, 305, 308).
- Cross-claims. Each defendant's answer may include claims against the other defendant, for example for contribution (CPLR 3019(b)).
- Paragraphs for a plaintiff whose car was in the middle or at the back of the line, for vehicles whose owner and driver differ, and for passengers in any of the cars. These are in the catalog.
- A notice of claim, which is generally required within 90 days before suing New York City or another public entity (General Municipal Law § 50-e).
- A verification (CPLR 3020), a jury demand (CPLR 4102), proof of service, and later papers such as a bill of particulars.

Sample 3. Pedestrian struck in a crosswalk

A pedestrian crossing a New York City street in a marked crosswalk is struck and knocked down by a car. The driver of the car also owns it. The pedestrian sues that driver in the Supreme Court for personal injuries. There is one plaintiff and one defendant, and no city vehicle, rideshare, or bicycle is involved.

Caption

SAMPLE TEXT	GENERAL NOTE
SUPREME COURT OF THE STATE OF NEW YORK **COUNTY OF [COUNTY NAME]** [PLAINTIFF'S FULL NAME], Plaintiff, - against - [DEFENDANT'S FULL NAME], Defendant. Index No.: _____ **COMPLAINT**	The same caption as in the two-vehicle sample, with one plaintiff and one defendant. The index number is assigned by the county clerk when the case is filed and the fee is paid (CPLR 306-a, 8018). A complaint is usually filed together with a separate paper called a summons (CPLR 304), which is not part of this sample. *Sources: CPLR 2101(c)*

Opening paragraph

SAMPLE TEXT	GENERAL NOTE
Plaintiff [plaintiff's full name], appearing pro se, alleges upon information and belief, except as to matters within the personal knowledge of Plaintiff, as follows:	The opening paragraph says who is suing. "Pro se" means the plaintiff is representing himself or herself without a lawyer. "Upon information and belief" is traditional wording for allegations based on what the plaintiff has learned rather than seen personally.

The parties

SAMPLE TEXT	GENERAL NOTE
At all times relevant herein, Plaintiff [plaintiff's full name] was and remains a person entitled to maintain this action.	States that the plaintiff is a person who can bring the case. A child under 18 sues through a parent or guardian instead (CPLR 1201), and a child's claim must be brought by a lawyer (CPLR 321(a)); the catalog has a paragraph for a child plaintiff.
At all times hereinafter mentioned, Plaintiff [plaintiff's full name] was and still is a resident of the State of [state where the plaintiff lives].	Where each party lives matters for venue, meaning which county's court may hear the case (CPLR 503(a)). Residence is stated as of the time the case is started. *Sources: CPLR Article 3*
At all times hereinafter mentioned, Defendant [defendant's full name] was and still is a resident of the State of [state where the defendant lives].	The defendant's residence also bears on venue, and on where and how the defendant can be served with the summons and complaint. A defendant who lives outside New York can generally still be sued here over an accident that happened in New York (CPLR 302(a)). *Sources: CPLR Article 3*

Jurisdiction and venue

SAMPLE TEXT	GENERAL NOTE
This Court has jurisdiction over the parties and the subject matter of this action, and venue is properly laid in [county where the case is filed] pursuant to CPLR 503, based upon the residence or principal office of one or more of the parties and/or the county in which a substantial part of the events giving rise to the claims occurred.	The Supreme Court is New York's general trial court and can hear cases of any size. Venue is generally proper in a county where any party lived when the case began, or where a substantial part of the events happened (CPLR 503(a)). *Sources: CPLR 503(a), (c), (d)*

The vehicle and its owner

SAMPLE TEXT	GENERAL NOTE
At all times hereinafter mentioned, Defendant [defendant's full name] was the owner of the motor vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] operated by said Defendant and involved in the occurrence alleged herein.	There is no paragraph about a plaintiff's vehicle, since the plaintiff was on foot. In this sample the defendant owned and drove the car; when the owner and the driver are different people or companies, the catalog's separate-owner paragraphs are used.
At all times hereinafter mentioned, Defendant [defendant's full name] owned, operated, maintained, controlled, repaired, and used the motor vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] involved in the occurrence alleged herein.	Under Vehicle and Traffic Law § 388, a vehicle's owner is generally responsible for negligence of anyone driving it with the owner's permission. When the owner is also the driver, this paragraph alleges both ownership and operation. *Sources: Vehicle and Traffic Law § 388*

How the accident happened

SAMPLE TEXT	GENERAL NOTE
On or about [date of the accident], at approximately [approximate time], at or near [street address or intersection where the accident happened], Plaintiff was involved in an occurrence involving a motor vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] and a pedestrian.	States when and where the plaintiff was struck. These details are usually checked against the police accident report, photographs, and video. Video from traffic cameras, buses, and businesses is often recorded over quickly, so it is commonly requested early.
Plaintiff was within a marked crosswalk at or near [location of the crosswalk], and Defendant [defendant's full name] failed to exercise reasonable care to observe and respond to Plaintiff's presence.	Used when the pedestrian was in a marked crosswalk. Where no traffic signal is operating, drivers generally must yield to pedestrians in a crosswalk (Vehicle and Traffic Law § 1151(a)); at a signal, drivers turning across a crosswalk generally must yield to pedestrians crossing lawfully (§ 1111(a)(1)). The catalog has paragraphs for crossing outside a crosswalk, stepping out suddenly, and darkness or poor visibility. *Sources: Vehicle and Traffic Law § 1151*
Defendant [defendant's full name] failed to maintain a proper lookout, failed to observe conditions reasonably observable from the vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number], and failed to take reasonable action to avoid the occurrence.	Alleges that the driver failed to keep a proper lookout. Drivers must use due care to avoid colliding with any pedestrian (Vehicle and Traffic Law § 1146(a)). A paragraph like this is often paired with a crosswalk or intersection paragraph.

Cause of action: personal injury

SAMPLE TEXT	GENERAL NOTE
AS AND FOR A FIRST CAUSE OF ACTION **ON BEHALF OF PLAINTIFF [PLAINTIFF'S FULL NAME]** (Negligence: Personal Injury) Plaintiff [plaintiff's full name] repeats, reiterates, and realleges each and every allegation set forth above with the same force and effect as if fully set forth herein.	The only cause of action in this sample, still numbered "FIRST." There is no property-damage claim, although damaged belongings such as a phone or clothing can be the subject of one.
Plaintiff alleges that, at the time of the occurrence, a motor vehicle, bicycle, device, or other instrumentality involved in the occurrence came into contact with the person of Plaintiff [plaintiff's full name], and that such contact caused and/or contributed to the personal injuries alleged herein.	Alleges that the vehicle came into contact with the plaintiff and that this caused the injuries. The wording also mentions bicycles and other devices because the same paragraph is used in those cases.
As a result of the occurrence, Plaintiff [plaintiff's full name] sustained physical injuries and associated pain, suffering, limitations, and other damages to the extent established by the evidence.	A general statement that the plaintiff was injured. Complaints often describe injuries broadly; the details come out later in a bill of particulars and medical records. The catalog has more specific paragraphs for injured body parts, medical treatment and expenses, and lost earnings.
The occurrence and resulting injuries were caused solely by the negligence, carelessness, and recklessness of the Defendant or Defendants, without any negligence or culpable conduct on the part of Plaintiff [plaintiff's full name] contributing thereto.	In pedestrian cases, defendants commonly argue that the pedestrian was partly at fault, for example by crossing against the signal. An injured pedestrian's claim also comes under the no-fault law, so for lawsuits started on or after May 26, 2026, a pedestrian whose share of fault is greater than the defendant's cannot recover, and a smaller share reduces the award (CPLR 1411(b)). This paragraph states that the plaintiff was not at fault, subject to the signer's certification that it is not frivolous (22 NYCRR 130-1.1a). *Sources: CPLR Article 14-A*
Plaintiff [plaintiff's full name] sustained a serious injury as defined in Insurance Law § 5102(d) and/or economic loss greater than basic economic loss as defined in Insurance Law § 5102(a). By reason of the foregoing, Plaintiff [plaintiff's full name] has been damaged in an amount that exceeds the jurisdictional limits of all lower courts that would otherwise have jurisdiction.	A pedestrian struck by a car is generally covered by no-fault insurance, so the same limits apply as for drivers: pain and suffering only for a "serious injury" (Insurance Law § 5102(d)), and economic loss only above what no-fault covers (Insurance Law § 5104(a)). For cases started on or after May 26, 2026, the 90-of-180-days category of serious injury was removed, and the jury decides fault before deciding whether an injury is serious (Insurance Law § 5104(a)). No dollar amount is stated for personal injuries (CPLR 3017(c)). *Sources: Insurance Law §§ 5102(d), 5104(a)*

Closing paragraphs

SAMPLE TEXT	GENERAL NOTE
By reason of the foregoing, the liability of the Defendant or Defendants is joint and several. To the extent any Defendant seeks the benefit of CPLR Article 16, Plaintiff alleges that Article 16 does not limit liability herein, including under the exceptions set forth in CPLR 1602, and that Plaintiff is entitled to recover the full amount of damages from each Defendant found liable.	Points to the motor-vehicle exception (CPLR 1602) to CPLR Article 16, which otherwise can limit a defendant who is 50 percent or less at fault to that share of non-economic damages (CPLR 1601). With one defendant it usually matters less; the multi-vehicle sample shows a case with two. *Sources: CPLR 1601; CPLR 1602*
WHEREFORE, Plaintiff demands judgment against the Defendant as follows: (a) On the First Cause of Action, on behalf of Plaintiff [plaintiff's full name], for personal injuries, in an amount that exceeds the jurisdictional limits of all lower courts that would otherwise have jurisdiction; and (b) The costs and disbursements of this action, together with interest as permitted by law, and such other and further relief as this Court deems just and proper.	With one cause of action there are two lettered items: the personal-injury demand, and costs and interest. Consistent with CPLR 3017(c), no dollar figure is stated for personal injuries. *Sources: CPLR 3017(c)*
Dated: [county where the complaint is signed] County, New York _____, 20____	The place and date of signing. The date is usually filled in by hand when the final version is signed.
_____ [PLAINTIFF'S FULL NAME] Plaintiff pro se [plaintiff's mailing address] Telephone: _____ Email: _____	A plaintiff without a lawyer signs the complaint personally, with the name printed below the signature (22 NYCRR 130-1.1a(a)), and lists an address and telephone number (CPLR 2101(d)). Signing certifies that, to the best of the signer's knowledge after reasonable inquiry, the paper is not frivolous (22 NYCRR 130-1.1a(b)). *Sources: 22 NYCRR 130-1.1a(a); CPLR 2101(d)*

What this sample leaves out

- The summons, which is filed with the complaint and tells the defendant how and when to respond (CPLR 304, 305).
- A notice of claim, which is generally required within 90 days when the vehicle belonged to New York City, a transit agency, or another public entity (General Municipal Law § 50-e).
- The application for no-fault benefits, which generally must be made in writing to the insurer within 30 days of the accident. It is separate from the lawsuit.
- Paragraphs for crossing outside a crosswalk, stepping out suddenly, and darkness or poor visibility, and a family member's claim for loss of services. These are in the catalog.
- A verification (CPLR 3020), a jury demand (CPLR 4102), proof of service, and later papers such as a bill of particulars.

Part 2. Paragraph catalog

Sample paragraphs for situations the three annotated samples do not cover, grouped by the part of the complaint where they usually appear. Paragraphs already shown in a sample are not repeated here. Each has the same blanks format and a general note on when a paragraph of that kind is typically used. The wording assumes one plaintiff and one defendant; with more parties, the wording changes to plural, as the multi-vehicle sample shows. No paragraph here is right for every case, and the list is not complete.

Plaintiffs

SAMPLE TEXT	GENERAL NOTE
Plaintiff [plaintiff's full name] is an infant under the age of eighteen years, and this action is brought on the infant's behalf by Plaintiff [parent's or guardian's full name], as the infant's [parent and natural guardian, or guardian].	Used when a plaintiff is under 18. A child sues through a parent or guardian, who is named in the caption with the child (CPLR 1201). A child's claim must be brought by a lawyer (CPLR 321(a)), and any settlement needs court approval (CPLR 1207, 1208). The time limit for a child's own claim may be extended until the child turns 18 (CPLR 208), but a parent's own claims are not extended. *Sources: CPLR 1201; CPLR 321(a); CPLR 1207, 1208*
At all times relevant herein, Plaintiff [plaintiff's full name] was a passenger in a motor vehicle involved in the occurrence described herein.	Used when the injured plaintiff was a passenger rather than a driver. A passenger can usually sue the driver of either vehicle, or both, since the passenger generally did not cause the accident. The catalog's passenger paragraphs describe fault in more detail.

Defendants and vehicle owners

SAMPLE TEXT	GENERAL NOTE
At all times hereinafter mentioned, Defendant [vehicle owner's full name] was and still is a resident of the State of [state where the owner lives].	States where a separate vehicle owner lives, which bears on venue (CPLR 503) and on service. Used together with the separate-owner paragraphs below.
Defendant [vehicle owner's full name] is alleged to have been the owner, registrant, or other person or entity with an ownership interest in a vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] involved in the occurrence.	Used when the other vehicle's owner is a different person or company from its driver. Owners are commonly named as defendants because of Vehicle and Traffic Law § 388, which generally makes owners responsible for permitted drivers' negligence.
At all times hereinafter mentioned, Defendant [vehicle owner's full name] was the owner of the motor vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] operated by Defendant [driver's full name] and involved in the occurrence alleged herein.	Alleges that one defendant owned the vehicle another defendant was driving. Ownership is usually confirmed through registration records, the police accident report, or insurance information.
At all times hereinafter mentioned, Defendant [vehicle owner's full name] maintained, controlled, repaired, and used, or caused and permitted to be maintained, controlled, repaired, and used, the motor vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] operated by Defendant [driver's full name], and said vehicle was being operated with the knowledge, consent, and permission of Defendant [vehicle owner's full name], express or implied.	Alleges that the driver was using the owner's vehicle with the owner's permission, which is the basis for owner liability under Vehicle and Traffic Law § 388. Permission is generally presumed from ownership, but an owner can try to disprove it. *Sources: Vehicle and Traffic Law § 388*

At all times hereinafter mentioned, Defendant [leasing company's name] was the lessor of the motor vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] involved in the occurrence alleged herein.	Used when the vehicle was leased. A federal law known as the Graves Amendment (49 U.S.C. § 30106) generally protects companies in the business of renting or leasing vehicles from owner liability for the driver's negligence, unless the company itself was negligent or committed a crime. Naming a leasing company therefore raises questions that often call for a lawyer's review.
At all times hereinafter mentioned, Defendant [lessee's full name] was the lessee of the motor vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] involved in the occurrence alleged herein.	Identifies the person or company that leased the vehicle. A lessee who drives the vehicle, or lets others drive it, may be responsible much like an owner.
At all times hereinafter mentioned, Defendant [leasing company's name], as lessor, owned, leased, maintained, controlled, repaired, and/or reserved the right to control the motor vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number], and said vehicle was being used and operated by Defendant [lessee's full name] and/or with the knowledge, consent, and permission of Defendant [leasing company's name], express or implied.	Alleges the leasing company's ownership and the lessee's permitted use. See the Graves Amendment note above, which often limits claims against commercial lessors. *Sources: Vehicle and Traffic Law § 388*
Defendant [defendant's full name] is alleged to have owned, operated, maintained, controlled, employed, or otherwise been responsible for a vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] or transportation service involved in the occurrence.	Used for taxis, livery cars, and other vehicles for hire. Commercial vehicles often involve several possible defendants, such as the driver, the vehicle owner, a base or company, and special insurance rules.
Defendant [defendant's full name] is alleged to have been involved in the ownership, operation, control, employment, contracting, platform activity, or transportation service associated with the [name of the rideshare company] trip or vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] at issue.	Used when a rideshare vehicle was involved. Who may be responsible, and which insurance applies, often depends on whether the driver's app was on and whether a trip was underway (Vehicle and Traffic Law Article 44-B). See the rideshare group below.

City vehicles and public entities

SAMPLE TEXT	GENERAL NOTE
Defendant [name of the city agency or public entity] is alleged to be a public corporation or other public entity whose conduct, acts, omissions, ownership, operation, maintenance, supervision, or control is alleged to have contributed to the occurrence.	Used when a defendant is New York City, a city agency, a public transit authority, or another public body. Special rules apply: a notice of claim generally must be served within 90 days of the accident (General Municipal Law § 50-e), the public entity may demand an oral examination before suit (§ 50-h), and the lawsuit generally must start within one year and 90 days (§ 50-i). Some authorities have their own statutes and deadlines. *Sources: General Municipal Law § 50-e*
A Notice of Claim was served upon [name of the city agency or public entity] on [date the notice of claim was served], concerning the occurrence alleged herein.	States that the required notice of claim was served. Suits against public entities generally must allege this. If the 90-day deadline has passed, a court may allow a late notice only in limited circumstances and only on application (General Municipal Law § 50-e(5)). *Sources: General Municipal Law § 50-e*

Rear-end and chain-reaction collisions

SAMPLE TEXT	GENERAL NOTE
Plaintiff alleges that, immediately before the occurrence, Plaintiff's vehicle bearing [state that issued the plaintiff's plate] State license plate number [plaintiff's license plate number] was proceeding in the roadway and that Defendant's vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] came into contact with the rear of Plaintiff's vehicle. To the extent Defendant contends that Plaintiff made a sudden or abrupt stop, Plaintiff alleges that such contention does not excuse Defendant's obligation to operate the vehicle with due care, maintain a reasonably safe distance and rate of speed, and avoid the collision under the circumstances then existing. Plaintiff further alleges that the circumstances surrounding the speed, stopping, following distance, traffic conditions, and manner of operation of the vehicles are matters requiring proof and determination based upon the evidence.	Addresses a common defense: that the front car stopped suddenly. New York courts have often held that a sudden stop, by itself, does not excuse the rear driver, who must keep a safe distance (Vehicle and Traffic Law § 1129(a)), though the circumstances matter. *Sources: Vehicle and Traffic Law § 1129(a)*
Plaintiff alleges that Plaintiff's vehicle bearing [state that issued the plaintiff's plate] State license plate number [plaintiff's license plate number] was positioned at or toward the rear of the group of vehicles involved in the occurrence and was struck from behind during the sequence of impacts. Plaintiff further alleges that the acts and omissions of the Defendant or Defendants, including the manner in which the vehicles were operated, followed, stopped, slowed, controlled, and/or maintained, contributed to the occurrence and to the injuries and damages alleged herein. The precise sequence, positions, movements, and points of impact of the vehicles are matters to be determined from the evidence.	Used in a multi-vehicle collision when the plaintiff's vehicle was at or near the back of the line and was struck from behind. The multi-vehicle sample shows the general chain-reaction paragraph for a plaintiff at the front. *Sources: Vehicle and Traffic Law § 1129(a)*
Plaintiff alleges that Plaintiff's vehicle bearing [state that issued the plaintiff's plate] State license plate number [plaintiff's license plate number] occupied an intermediate position among the vehicles involved in the occurrence and that the vehicles came into contact during a sequence of impacts. Plaintiff further alleges that the acts and omissions of the Defendant or Defendants, including the manner in which the vehicles were operated, followed, stopped, slowed, controlled, and/or maintained, contributed to the occurrence and to the injuries and damages alleged herein. The respective positions, movements, points of impact, sequence of impacts, and causal contributions of the vehicles involved are matters to be determined from the evidence.	Used in a multi-vehicle collision when the plaintiff's vehicle was in the middle, which may mean it was struck from behind and also pushed into the vehicle ahead. The driver of the vehicle ahead may then be a possible defendant or may bring claims of his or her own. *Sources: Vehicle and Traffic Law § 1129(a)*

Intersections and traffic controls

SAMPLE TEXT	GENERAL NOTE
The occurrence took place at or near [intersection], and Defendant [defendant's full name] failed to operate the vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] with reasonable care and in accordance with the traffic conditions and controls then existing.	A general paragraph for collisions at intersections. It is often combined with a paragraph about the specific traffic control, such as a stop sign or signal.
A stop sign controlled Defendant [defendant's full name]'s direction of travel at or near [intersection], and Defendant failed to exercise reasonable care in approaching and proceeding through the controlled intersection.	Used when a stop sign controlled the defendant's direction. A driver facing a stop sign must stop and then yield to vehicles already in or approaching the intersection (Vehicle and Traffic Law §§ 1142, 1172). *Sources: Vehicle and Traffic Law § 1172*

Defendant [defendant's full name] failed to stop as required by the traffic control governing Defendant's approach and proceeded into the intersection, thereby contributing to the occurrence.	Used when the defendant allegedly failed to stop at all. Failing to obey a traffic control device may be evidence of negligence. *Sources: Vehicle and Traffic Law § 1172*
At the time of the occurrence, Defendant [defendant's full name] proceeded through a traffic-control signal at or near [intersection] in a manner that contributed to the collision.	Used when the defendant allegedly entered on a red light (Vehicle and Traffic Law § 1111). Signal timing is often disputed, so witness statements and video are commonly important. *Sources: Vehicle and Traffic Law § 1111*

Opposite-direction collisions

SAMPLE TEXT	GENERAL NOTE
The vehicles collided in a head-on or substantially opposing-direction impact, and Defendant [defendant's full name] is alleged to have failed to operate the motor vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] with reasonable care and within the portion of the roadway appropriate to Defendant's direction of travel.	Used for head-on or opposite-direction crashes. Drivers generally must keep to the right half of the roadway (Vehicle and Traffic Law § 1120).
Defendant [defendant's full name] operated the vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] in a direction or lane inconsistent with the lawful flow of traffic, thereby contributing to the occurrence.	Used when the defendant was allegedly driving the wrong way on a one-way street or in the wrong lane.

Pedestrians

SAMPLE TEXT	GENERAL NOTE
Plaintiff's location and movements at the time of the occurrence, including whether Plaintiff was within a crosswalk or other designated crossing area, are relevant to the respective conduct of the parties and shall be determined from the facts and evidence.	Used instead of the pedestrian sample's crosswalk paragraph when the pedestrian was crossing elsewhere. A pedestrian crossing outside a crosswalk generally must yield to vehicles (Vehicle and Traffic Law § 1152), but drivers still must use due care (§ 1146), and fault may be shared (CPLR 1411). *Sources: Vehicle and Traffic Law § 1152*
The circumstances concerning Plaintiff's entry into the roadway, the visibility of Plaintiff, the speed and position of Defendant's vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number], and the time available to perceive and respond to the occurrence are relevant to the respective conduct of the parties.	Addresses a common defense that the pedestrian stepped out suddenly. It leaves the timing and visibility questions to be decided on the evidence.
The occurrence occurred under lighting and visibility conditions existing at the time and place alleged, and Defendant [defendant's full name] is alleged to have failed to exercise reasonable care in operating the vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] under those conditions.	Used when darkness, weather, or lighting was a factor. Drivers must adjust to the conditions, including by using headlights and reducing speed.

Bicycles, e-bikes, and scooters

SAMPLE TEXT	GENERAL NOTE
On or about [date of the accident], at or near [street address or intersection where the accident happened], an occurrence took place involving Plaintiff and [description of the bicycle, e-bike, or scooter] and/or a motor vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number].	The accident-description paragraph for a bicycle, e-bike, or e-scooter, used in place of the vehicle or pedestrian versions in the samples. Whether the no-fault rules apply to a rider can depend on the type of device and on whether a motor vehicle was involved.
Defendant [defendant's full name] operated the vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] in or across a bicycle facility or bicycle lane at or near [location of the bicycle lane] in a manner that contributed to the occurrence.	Used when a vehicle entered or crossed a bike lane. Drivers must use due care toward cyclists (Vehicle and Traffic Law § 1146), and New York City has additional traffic rules for bike lanes.
At the time of the occurrence, Plaintiff was using or riding [description of the bicycle, e-bike, or scooter], and Defendant [defendant's full name] failed to exercise reasonable care under the circumstances.	Used when the plaintiff was riding an e-bike or e-scooter. The rules for these devices differ by type and speed class, which can affect both fault and insurance coverage.

Passengers

SAMPLE TEXT	GENERAL NOTE
Plaintiff [plaintiff's full name] was a passenger in the vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] operated by Defendant [defendant's full name], and the occurrence was caused, in whole or in part, by Defendant's negligent operation, control, maintenance, or use of the vehicle.	Used when a passenger was hurt in a crash involving only the vehicle he or she was riding in, and the claim is against its driver or owner.
Plaintiff [plaintiff's full name] was a passenger in a motor vehicle involved in a collision with one or more other vehicles, and the occurrence was caused, in whole or in part, by the acts or omissions of one or more defendants.	Used when a passenger was hurt in a collision between two or more vehicles. Passengers commonly name the drivers and owners of all vehicles involved, since fault between them may be disputed.

Rideshare vehicles

SAMPLE TEXT	GENERAL NOTE
At the time of the occurrence, the vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] was allegedly being operated in connection with an active trip or transportation service through [name of the rideshare company]. Defendant [defendant's full name] is alleged to have acted in the capacity identified by the applicable facts and records.	Used when the rideshare driver was carrying a passenger or on the way to pick one up. The highest insurance coverage required for rideshare companies generally applies in that phase (Vehicle and Traffic Law Article 44-B). *Sources: Vehicle and Traffic Law Article 44-B*
Plaintiff alleges that, at the time of the occurrence, the rideshare vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] was associated with a digital network and that the applicable status of the vehicle and driver on that network, including whether the driver was logged onto the network and awaiting a request for transportation, is relevant to the circumstances of the occurrence and to the insurance coverage and other issues presented by this action. Plaintiff presently pleads the facts known concerning the vehicle's rideshare status and reserves the right to amend or supplement the allegations as additional information and discovery become available.	Used when the driver was logged into the app but had not accepted a trip. Different, usually lower, insurance requirements apply in that phase. *Sources: Vehicle and Traffic Law Article 44-B*

At the time of the occurrence, the available facts indicate that the rideshare application was not active and the vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] was allegedly being operated for personal use.	Used when the app was off and the vehicle was in personal use. The driver's personal insurance then generally applies, and the rideshare company is less likely to be responsible. *Sources: Vehicle and Traffic Law Article 44-B*
The relationship among the driver, transportation network company, platform, and other defendants, including the nature and scope of any agency, contractual, statutory, or other relationship, requires determination from the applicable facts, agreements, records, and law.	Raises the question of the legal relationship between the driver and the rideshare company. Whether a company is responsible for a driver's conduct is often contested and fact-specific. *Sources: Vehicle and Traffic Law Article 44-B*
Plaintiff alleges, to the extent supported by the facts and applicable law, that Defendant [defendant's full name] failed to exercise reasonable care in the selection, screening, retention, supervision, or other handling of the driver associated with [name of the rideshare company].	Alleges that the company was careless in screening or supervising the driver. A claim like this needs facts suggesting the company knew or should have known of a risk. *Sources: Vehicle and Traffic Law Article 44-B*

Intentional conduct

SAMPLE TEXT	GENERAL NOTE
The circumstances alleged include intentional or potentially intentional operation of a motor vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number], and Plaintiff alleges that Defendant [defendant's full name]'s conduct contributed to the occurrence and resulting injuries.	Used when the vehicle may have been used deliberately. Intentional claims such as assault and battery generally must be brought within one year (CPLR 215(3)), much sooner than negligence claims, and insurance policies often exclude intentional acts.
Plaintiff alleges that Defendant [defendant's full name] intentionally used or operated the vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] in a manner that subjected Plaintiff to a risk of physical contact and injury.	Alleges that the defendant intentionally used the vehicle to threaten or strike the plaintiff. See the one-year time limit noted above (CPLR 215(3)).
To the extent supported by the facts and applicable law, Plaintiff alleges that Defendant [defendant's full name] failed to exercise reasonable care in retaining, supervising, controlling, or protecting against conduct presenting a foreseeable risk of harm.	Alleges that an employer or other party failed to control someone it knew or should have known was dangerous. These claims are fact-specific and are typically brought against a company rather than an individual driver.
Following the motor vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] occurrence, a physical altercation or other intentional conduct allegedly occurred involving Defendant [defendant's full name], which Plaintiff alleges caused or contributed to Plaintiff's injuries.	Used when a fight or other intentional act happened after the crash. The one-year time limit for intentional claims (CPLR 215(3)) may apply to that part of the case.

Impairment and alcohol

SAMPLE TEXT	GENERAL NOTE
Plaintiff alleges that Defendant [defendant's full name] operated the vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number] while impaired or otherwise affected by a substance or condition to an extent that contributed to the occurrence.	Used when the driver may have been impaired by alcohol or drugs (Vehicle and Traffic Law Article 31). A related criminal case or conviction may be relevant evidence. Allegations of impairment should rest on facts, such as an arrest or police observations. *Sources: Vehicle and Traffic Law Article 31*

Plaintiff alleges that Defendant [name of the bar, restaurant, or store] may have provided or furnished alcoholic beverages under circumstances giving rise to a potential claim under applicable law.	New York's Dram Shop Act (General Obligations Law § 11-101) can allow a claim against a business that unlawfully sold alcohol to a visibly intoxicated person who then caused injury. These claims have specific requirements. *Sources: New York General Obligations Law § 11-101*

Shared fault

SAMPLE TEXT	GENERAL NOTE
The occurrence and resulting damages were caused by the acts or omissions of one or more parties, and the respective responsibility of the parties shall be determined according to the facts and applicable law.	A neutral statement that fault will be divided according to the evidence, instead of alleging that the plaintiff was free from fault. Generally, an award is reduced by the plaintiff's own share of fault (CPLR 1411(a)). For car accident injury lawsuits started on or after May 26, 2026, a plaintiff whose share is greater than the defendants' combined share cannot recover (CPLR 1411(b)).

Injuries and losses

SAMPLE TEXT	GENERAL NOTE
The injuries alleged include injuries affecting [parts of the body injured], together with such related conditions and sequelae as may be established through the medical records and evidence.	Lists the injured parts of the body. More detail is usually provided later in a bill of particulars. Injuries should match the medical records.
Following the occurrence, Plaintiff obtained medical evaluation, treatment, and/or diagnostic services for injuries allegedly resulting from the occurrence.	States that the plaintiff received medical care. The treatment history is typically documented through records requested later in the case.
Plaintiff incurred medical, hospital, diagnostic, rehabilitation, pharmaceutical, and/or other healthcare-related expenses as a result of the injuries alleged herein, in an amount to be established by the evidence.	Claims medical expenses. No-fault insurance pays basic medical costs, so a lawsuit generally seeks only expenses above what no-fault covers (Insurance Law §§ 5102(a), 5104(a)).
Plaintiff sustained loss of earnings and/or income as a result of the injuries alleged herein, in an amount to be established by the evidence.	Claims lost earnings. No-fault insurance covers part of lost earnings up to set limits; the lawsuit generally seeks the loss above those limits (Insurance Law § 5102(a)).
Plaintiff alleges that the injuries sustained may result in future medical expenses, limitations, impairment, loss of earnings, or other future damages, to the extent established by competent evidence.	Claims future medical costs, limitations, or lost earnings. Future losses usually require medical or expert proof.
At the time of the occurrence, Plaintiff was employed by [employer's name] and alleges that the injuries affected Plaintiff's ability to work and/or earn income to the extent established by the evidence.	Identifies the plaintiff's employer, as background for a lost-earnings claim.
Plaintiff has sustained other damages consisting of [description of the other losses], to the extent recoverable and established by the evidence.	A place to describe other losses not covered elsewhere.
By reason of the foregoing, Plaintiff is entitled to the sum of [dollar amount], together with interest, costs, and disbursements.	States a dollar amount. A complaint for personal injuries must not state an amount (CPLR 3017(c)), so a paragraph like this is used only where no personal-injury claim is made, such as a property-damage-only case. *Sources: CPLR 3017(c)*

Family members' claims

SAMPLE TEXT	GENERAL NOTE
AS AND FOR A [FIRST, SECOND, and so on] CAUSE OF ACTION ON BEHALF OF PLAINTIFF [PLAINTIFF'S FULL NAME] (Loss of Services) Plaintiff [plaintiff's full name] repeats, reiterates, and realleges each and every allegation set forth above with the same force and effect as if fully set forth herein.	The heading for a family member's separate claim, usually a spouse's claim for loss of services and companionship (sometimes called loss of consortium). It depends on the injured person's claim: if that claim fails, this one generally does too.
As a result of the injuries sustained by Plaintiff [injured plaintiff's full name], Plaintiff [plaintiff's full name] has been deprived of the services, society, companionship, and consortium of Plaintiff [injured plaintiff's full name], and has sustained damages thereby, to the extent recoverable under applicable law and established by the evidence. By reason of the foregoing, Plaintiff [plaintiff's full name] has been damaged in an amount to be determined at trial.	A spouse's claim for the loss of the injured spouse's services, society, and companionship. New York generally allows this claim for married spouses, not for unmarried partners.
As a result of the injuries sustained by infant Plaintiff [injured plaintiff's full name], Plaintiff [plaintiff's full name], as a parent of the infant, has been deprived of the infant's services, and has incurred and will continue to incur expenses for the infant's medical care and treatment, to the extent recoverable under applicable law and established by the evidence. By reason of the foregoing, Plaintiff [plaintiff's full name] has been damaged in an amount to be determined at trial.	A parent's claim for the loss of an injured child's services and for the child's medical expenses. This is the parent's own claim, so the child's age does not extend its time limit.

Insurance and evidence

SAMPLE TEXT	GENERAL NOTE
Plaintiff has pursued and/or is pursuing available first-party benefits arising from the occurrence, including no-fault benefits where applicable.	States that no-fault benefits have been sought. A no-fault application generally must be made in writing within 30 days of the accident, to the insurer of the vehicle involved.
A police or incident report was prepared concerning the occurrence, and the contents, admissibility, and evidentiary effect of that report are reserved for determination under applicable law.	Notes that a police report exists. Parts of a police report may or may not be admissible as evidence, depending on who made each statement.
Plaintiff alleges that photographic, video, or other visual evidence relating to the occurrence and/or the condition of the vehicles, roadway, scene, or injuries may exist and may be relevant to the claims and defenses in this action, including evidence concerning the motor vehicle bearing [state that issued the defendant's plate] State license plate number [defendant's license plate number]. Plaintiff reserves the right to rely upon and introduce such evidence as may be obtained and authenticated through discovery and otherwise in accordance with applicable law.	Notes that photos or video may exist. Video from businesses, buses, and traffic cameras is often recorded over quickly, so it is commonly requested early.
One or more persons may possess information concerning the occurrence, the surrounding circumstances, or Plaintiff's injuries and damages.	Notes that witnesses may have information. Witness names typically come from the police report or from people at the scene.