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~Car Accident Insurance Claim~ Regarding Impacts And Injuries

By Dan Baldyga

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As of January 2003 it was determined that in the good ole` US of A, there were approximately 12.3 million motor vehicle accidents involving over 21 million vehicles last year. This amounts to a little over one crash per second. Let's take a look at four of the most common of these gazillion impacts and the typical injuries they cause.

#1. **LOW SPEED IMPACTS – – ESPECIALLY REAR-ENDERS:** These are crashes that are considered to be any collision that takes place at speeds under 10 MPH. While there is absolutely no justification to call it a "Low Speed" impact that's what the insurance industry loves to identify them as. Why ? Because a moniker like that is supposed to indicate that the, "so-called impact", you were subjected to could not possibly have caused an injury.

It's true that when such a crash does take place there's often not a lot of damage done to the motor vehicle and yet, in most cases, people involved in these types of accidents more often than not suffer injuries – – neck injuries especially!

Although the insurance industry would like to have those making a claim think differently an injury can and absolutely does occur when a low impact collision takes place. The most common is identified as the "Whiplash". This takes place when the occupants don't have the slightest idea about the impending collision so they can't brace themselves by forcing their back and/or neck against the seat or headrest. Because of this their body gets whipped and snapped about something fierce.

Automobile bumpers are built to withstand up to a 5 MPH crash without damage. This is not done to insure the safety of the occupant but rather to protect and limit the damage to the bumpers, keeping the cost of repair to a minimum. Many times vehicle to vehicle impacts can sustain an impact of 8 to 9 MPH before there's recognizable damage to the motor vehicle. However, when the bumper doesn't crumble and absorb the force of the impact, more of that crash is felt by the occupants. **IMMEDIATE INJURIES:** The individual that's been crashed into by another (even at only 5 MPH) is thrown forward

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with a severe jerking motion – – causing necks to snap and backs to twist. Because of this many "Soft Tissue" styled injuries take place, including multiple body bruises, plus chest and rib injuries. In most cases adjusters attempt to deny the possibility of injuries in a low speed impact but research substantiates just the opposite! Sure, the motor vehicle will show little damage but the velocity and accompanying force have to be transferred somewhere, and that's to those sitting in that vehicle. Cars are built to withstand such minor impacts – – the human body is not!

#2. **FRONTAL COLLISIONS:** In most frontal impacts the occupant's can generally brace themselves because they're usually aware of the collision they're about to be subjected to. In Frontal Collisions the speed and weight of the vehicle play a role in the injuries of the occupant. (The more the vehicle crumbles at impact the less severe the injuries to the occupants. Many times airbags will deploy). In frontal impact collisions the speed and size of the vehicle determines the injuries that can take place. (And – – getting back to rear–end collisions for just a moment – – the striking vehicle not only undergoes a collapse, but transfers momentum to the car that's been struck by pushing it forward. The airbag may

or may not explode. This depends upon the rigidity of the vehicle that's been struck).**IMMEDIATE INJURIES:** Head and neck, back, spine, rib and clavicle, arms and legs, concussions, soft tissue, internal, dislocations, abrasions, cuts and bruises. 48 to 72 hours later: Headache, blurred vision, dizziness and loss of taste, smell or hearing. Also, difficulty breathing, blood in urine or stool, swelling, loss of motion and visualized bruising take place.

#3. **SIDE IMPACT:** Many times the occupants head will hit the side window and bounce off of it. There are no air bags nor bumpers, engines, etc., to help protect ones body or absorb the force of the impact. **IMMEDIATE INJURIES:** Head and neck, arms & legs, soft tissue, dislocations, scrapes and bruises. 48 to 72 hours later: Pain, headache, blurred vision, dizziness, loss of taste, smell or hearing, numbness or tingling (and basically the same as those listed above) so, at the risk of being repetitious but because it's so important, I must say once again: It's of major importance that the individual exposed to impact – – no matter how slight it may seem to have been – – should immediately be examined by a medical professional.

#4. **ROLL–OVER ACCIDENTS:** The typical roll–over accident is very serious. The most common factors in single vehicle accidents are approaching a curve at too high a speed, leaving the pavement or highway, or over–correcting the steering wheel – – particularly in vehicles with a short wheel base. The severity of injuries to the occupants generally depends on the beginning velocity of speed, the number of rolls, condition of the vehicle, and what your motor vehicle rolled through, over and into! Damage to the vehicle is generally extensive. It has been determined that 60% of the economic costs from roll–overs resulted from occupant ejection, and that the initial roll–over speed was between 40 to 60 MPH. (A recent study reported that restrained occupants showed a higher proportion of neck injuries than the unrestrained).

IMMEDIATE INJURIES: The whole nine yards – all of those as detailed above.

The bottom line (to all 4 of the above) is that in all motor vehicle accidents – – no matter how minor the

damage it's of the greatest importance that each and every individual immediately visit a medical professional for a physical examination and/or consultation. So, should you find yourself at the scene of an accident and somebody asks if you think they should see a doctor, your answer should always be, "ABSOLUTELY " ! Stare straight into their eyeballs and tell them, "It's your body. There's only one to a customer. You should do whatever you can to take care of it and protect it".

DISCLAIMER: This article ~ CAR ACCIDENT INSURANCE CLAIM ~ REGARDING IMPACTS AND INJURIES is intended for background information only. Its purpose is to help people understand the motor vehicle accident claim process. Neither Dan Baldyga, Thomas Brown nor ARTICLE CITY make any guarantee of any kind whatsoever NOR purports to engage in rendering any professional or legal service, substitute for a lawyer, an insurance adjuster, or claims consultant, or the like. where such professional help is desired IT IS THE INDIVIDUAL' RESPONSIBILITY TO OBTAIN IT.

Dan Baldyga's third and latest book, AUTO ACCIDENT PERSONAL INJURY INSURANCE CLAIM (How To Evaluate And Settle Your Loss) can be found on the internet at:

This book reveals "How To" successfully handle your motor

vehicle accident claim, so you won't be taken advantage of. It also goes into detail regarding the revolutionary BASE (The Baldyga Auto Accident Settlement Evaluation Formula). BASE explains how to determine the value of the "Pain and Suffering" you endured -- because of your personal injury.

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AUTO ACCIDENT PERSONAL INJURY INSURANCE CLAIM (How To Evaluate And Settle Your Loss)

Found on the internet at: "

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For over 30 years Dan Baldyga was a claims adjuster, supervisor, manager and also a trial assistant. He is now retired and spends his time attempting to assist those involved in motor vehicle accident claims so they will not be taken advantage of.

When Should You Instruct A Car Accident Lawyer

By Daniel Richards

If you want to file for a claim through a car accident lawyer, you must, of course, be involved in a car accident and have experienced some injuries. You don't really need to be a driver in order to file a car

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accident claim. You can be the driver, a cyclist, a pedestrian or a passenger and also those who have been injured due to negligence and recklessness caused by the person operating the car. If you have been hit by a car on the road, you must get a car accident lawyer because they specialize in car cases solely.

Of course the main criteria for filing for a claim is your involvement in a car accident. Injuries will add to the claim that you have filed. If you have been bruised and bumped, you may use that as strong evidence that you have been in a car accident. If you experienced injuries, you must take pictures of them so that the lawyer can present it as proof any injuries you sustained as a result of the accident.

If you have experienced more than bruises and scratches, like losing a leg or a part of your body, then you need to instruct your lawyer and make sure that you find the best lawyer in town because your case is not easy to handle. You will require hospitalization and you cannot make a claim with that kind of situation. You will need an accident lawyer to prepare all the information and details needed to present to the court.

The car accident lawyer will be responsible for the investigation and gathering of all documents you need in order to get your compensation. Some people who have been in an accident do not consult lawyers because they think that they will just hinder their case. However, it is in the lawyers interest for you to win the case so they will be working hard on your behalf.

A car accident lawyer is necessary for serious incidents in order to find out who was at fault in the accident by studying the case carefully and applying all the rules and regulations for car accidents and driving.

In consulting a lawyer, you need to be fast so the responses will be fast. It is necessary to consult a lawyer after the incident has just happened. You will have a limited time to prepare.

If you know that you are not the one at fault, don't think twice about consulting your lawyer. He knows better how to handle and deal with the issues properly and accurately. Of course, if you are not the one at fault, the lawyer must use any strategy he can to prove your innocence.

Don't hesitate to call your car accident lawyer if anything goes wrong. This will lessen your burden in getting the claim that is rightfully yours.

Daniel Richards has an interest in Cars, Autos & Vehicles. To access more articles on dealing with car accidents

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