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Low Speed Impact "Injury" Facts

By Dan Baldyga

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Low Speed impacts are those that take place at speeds under 10 MPH. There's often little (if any) visible Property Damage done to the rear of ones motor vehicle. However, those who are struck (especially in the rear) often have injuries, especially neck injuries. The most common of them are identified as "Whiplash".

The most contributing factors to "Low Back Injuries" is that the occupants cannot brace themselves nor force their back and neck against the seat or headrest. Most bumpers are built to withstand a low impact (with limited visible damage) but while there may be very minor property damage the body gets snapped around and the body sustains "Soft Tissue" injuries -- including bruises, plus chest and rib injuries.

It's been proved that while seat belts save lives they can also cause injuries! Since the introduction of Seat Belt Legislation the incidence of "Soft Tissue" injury has increased an astonishing 21% !

If one were to refer to the "Institute For Highway Safety (regarding their alleged Inside-Information -- conducted via their "Crash Test Dummy" tests) they would read, "Whiplash is fairly rare." This is absolutely incorrect ! Why? Because their "Crash Test Dummies" are seated comfortably and erect, with all the proper equipment, seat backs, seat belts, head restraints, etc. However, it's highly improbable that any of us are ever in the "Ideal Model Situation", when involved in a motor vehicle crash.

Body size plays a role in how severe an individuals injury can be. Tall people are at greater risk of "Whiplash". This is because they are most likely to have head restraints that are too low to be of any help at impact. Individuals with less muscle mass (i.e. women, children and the elderly) pose a higher level of injury risk because this lowers their own internal protective mechanism. This phenomenon also applies to those with small bone structure!

Low Speed Impact "Injury" Facts

VEHICLE DAMAGE: Older vehicles often suffer greater impacts but show less damage, than new cars. Just because a vehicle shows little or no damage to the bumper does not mean the driver or other occupants did not suffer an injury.

Even though there's little, if any, Property Damage to be visually observed, and becomes a problem for (regarding your Personal Injury Claim with the insurance company you're dealing with -- because there's no Property Damage to be seen) there are 3 crucial factors one ought to double-check, by hiring a "Professional" to supply you with a written report on. As follows: #1. Are there damages to the Bumper Mounts or Absorbers? #2. A "Professional" (by studying the marks on the Bumper Pistons) can estimate the amount of force received at impact. #3. Also, that "Professional" must determine if the striking vehicle's bumper slid over or under your car's bumper! (If so, even though there may have been little or no damage to your car, this proves you did indeed absorb a substantial crash)!

Too often the insurance adjuster (and/or their Superiors) will attempt to deny the possibility of an injury

sustained at a low speed impact. However, recent 2003 & 2004 in-dept research substantiates, just the opposite!

Although many times the motor vehicle shows little damage, the velocity and accompanying force had to be transferred somewhere and that's to the unlucky occupant of the motor vehicle that's been crashed into.

NEVER FORGET: Motor vehicles are built to withstand these impacts. Your body is not !

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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

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successfully handle your motor vehicle accident claim, so you won't be taken advantage of. It also goes into detail regarding 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.

DISCLAIMER: The only purpose of this article **LOW SPEED IMPACT "INJURY-FACTS"**, is to help people understand the motor vehicle accident claim process. Neither Dan Baldyga, Peter Go nor

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RESPONSIBILITY to obtain such services.

Dan Baldyga is now retired and spends his time writing articles to assist those who are involved in motor accident claims so they won't be taken advantage of:

The Motor Vehicle Accident "Whiplash-Type" Injury -- As Of 2004

By Dan Baldyga

The "Bottom Line" regarding "Whiplash Crash Facts" (accumulated during 2004 -- and including all the previous years) are as follows:

THERE ARE EIGHT SERIOUS AND ABSOLUTE FACTS IMPACTING AND REGARDING THAT WHICH IS TODAY IDENTIFIED AS A "WHIPLASH" INJURY. THEY ARE AS FOLLOWS: 1#. The "Threshold" for cervical spine soft tissue injury becomes a reality at 5 MPH. 2#. Most injuries occur at speeds below 12 MPH. 3#. Crashed cars can often withstand collision speeds of 10 MPH (some even more) without sustaining damage. (THUS: The concept of "No Property Damage - No Cash" has absolutely been invalidated)! 4#. A delay in the onset of symptoms has been found to be the "Norm" rather than the "Exception". 5#. Mild traumatic brain injury can be the result of a Whiplash -Type injury. (These symptoms are often referred to as, "Post Concussion Syndrome"). 6#. Up to 10% of victims of "Whiplash" become totally disabled ! 7#. Of the 31 important whiplash studies since 1956 (19 of them executed since 1990) regarding patients from all vectors of motor vehicle accident collision impacts (be they rear, frontal, or side) it was found that "over 60% of them" needed long-term medical follow-up. 8#. In 2003 several million Americans suffered a "Whiplash-Type" injury. This figure flows into the stratosphere each and every day at an alarming rate of speed!

TIME NEEDED TO RECOVER

Studies have proven that 45% of the victims remained symptomatic at 12 weeks and 25% remained symptomatic at 6 months. The most minor cases needed at least 8 weeks to recover. The time needed to stabilize in the more severe cases took 17 weeks. THUS: The written (and often declared) notion that "Whiplash Injuries Heal In 6 To 8 Weeks" is just not true !

CHILDREN AND THE "WHIPLASH-TYPE" INJURY: Youngsters who have had Whiplash-Type injuries display sleep disturbances and nightmares, difficulties in talking to parents and friends, mood disturbances, poor academic performance and specific fears when it came to impact related play.

ANOTHER SERIOUS CONCLUSION: Children who have been involved in motor vehicle accidents are often neglected as having had "Any various types of injury", when in actuality, they suffer from the same symptoms as adults. As a matter of fact, they're at a greater risk for damages -- especially when it comes to "WHIPLASH" !

THE FIVE MOST COMMON MYTHS AS APPLIED TO "WHIPLASH"

Low Speed Impact "Injury" Facts

#1. Low speed impact crashes don't cause injuries. #2. Injuries heal in 6 to 12 weeks. #3. A patient's pre-injury psychological makeup affects recovery. #4. The greater the vehicle damage the greater the occupant injury. #5. An "Accident Re-Constructionist" can predict injury potential. All five of these "Conclusions" have been proved to be totally incorrect !

THREE SOLID "INJURY-CRASH-FACTS" size=2>

#1. Most injuries occur at speeds below 12 MPH. #2. Rear-end impacts of 6 MPH to 12 MPH cause the most injuries. #3. Between 1 and 2 years post-injury, 22% of patient's conditions have not returned to "Normal".

NINE ABSOLUTELY CORRECT WHIPLASH "RISK-FACTORS"

#1. DEGENERATIVE DISEASE: Headaches and/or neck injury pain (for whatever reasons) prior to the crash. #2. PRE-EXISTING HEALTH PROBLEMS: These can positively lead to even greater pain. (For example: A solid Arthritis situation will always lead to the severity of the injury and the pain). #3. VEHICLE SIZE: Even if both are about the same size an 8 MPH impact produces two times the force of gravity. If one is greater than the size of another the Gravity-Force becomes monumental! #4. HEADREST POSITION: The injury becomes much worse if it's too far away. It must be close enough to catch the head in time -- or about 2 inches. (Over 98% of the headrests are more than 2 inches from the head). #5. POSITION OF HEAD AT IMPACT: If not positively straight (it rarely is) all the G Forces are localized to one side of the spine, substantially increasing the severity of injuries. #6. AGE: How old one is plays a crucial role regarding a "Whiplash-Type" of injury. Why? Because as the body becomes older, ligaments become less pliable, muscles are weaker and less flexible plus there's a decreased range of motion. #7. WOMEN AND CHILDREN: They injure more seriously than men because they have smaller necks. They may also be too close to the steering wheel, airbag and/or are wearing an improper fitting shoulder harness. #8. NON-USE OF: The motor vehicle's shoulder harness. #9. FAILURE TO WEAR A SEATBELT !

ALWAYS REMEMBER YOUR MEDICAL PAYMENTS COVERAGE

YOU MUST READ AND UNDERSTAND ALL THERE IS TO KNOW ABOUT YOUR MOTOR VEHICLE INSURANCE "MEDICAL PAYMENTS" COVERAGE: This coverage pays all Medical (and often even funeral expenses) for you, your spouse and even relatives living in your home, and/or others who are injured while operating your motor vehicle.

HERE'S A "BIGGIE" THAT MANY PEOPLE ARE NOT AWARE OF: You and your resident family members may also be covered as pedestrians regarding the payment of your medical bills -- should you have been struck and injured by a motor vehicle.

PLUS: WHEN IT COMES TO YOUR MOTOR VEHICLES "MEDICAL PAYMENTS" COVERAGE -- HERE ARE TWO HUGE FACTS YOU MUST INVESTIGATE: #1. You're usually paid (regardless of who was at fault for the accident) up to the limit of the coverage you've selected. #2. The coverage often extends to expenses incurred -- within the first three years of the accident !

Low Speed Impact "Injury" Facts

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DISCLAIMER: The only purpose of this article **THE MOTOR VEHICLE ACCIDENT "WHIPLASH-TYPE" INJURY -- AS OF 2004** is to help people understand the motor vehicle accident claim process. Neither Dan Baldyga, Peter Go, nor **ARTICLECITY.COM** make any guarantee of any kind whatsoever; **NOR** do they purport to engage in rendering any professional or legal service; **NOR** to substitute for a lawyer, an insurance adjuster, claims consultant or the like. Whenever such help is desired it is **THE INDIVIDUALS RESPONSIBILITY** to obtain such services.

All of the information necessary for you to deal with and handle the above issues are spelled out within the contents of Dan Baldyga's third "How To" Insurance Claim Book **AUTO ACCIDENT PERSONAL**

INJURY INSURANCE CLAIM (How To Evaluate And Settle Your Loss) found on the internet at

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BASE (The Baldyga Auto Accident Settlement Evaluation Formula). THE BASE FORMULA will tell you exactly how many dollars the "Pain and Suffering" you endured because of your accident -- are worth!

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