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

By Dan Baldyga

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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 ever 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.

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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"

#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 !

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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

or

. This book also contains

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!

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

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Whiplash Compensation Claim – Take These Actions

By Mumtaz Shah

What steps will you take when you wake up the next morning, after a car accident with aches and pains? Some say it's nothing, some say it's the bed and some say it's whiplash, but what do you think?

Even the most cynical of us would agree that occasionally accidents do happen. However, more often than not, an 'accident' isn't really an 'accident' at all and a certain level of fault for the accident has to be placed squarely on the shoulder of the person who caused the accident. The same is certainly true

in the case of a car accident. So, how would you go about getting proper whiplash compensation following a car accident?

Unlike other injuries that can occur in a car accident, more often than not the symptoms of whiplash, such as a whiplash neck injury, will not manifest themselves until the morning after. Usually, the accident will cause the whiplash to manifest in the form of:

- a headache, most likely all over the head with particular emphasis on the back of the head, or the forehead, or behind the eyes of the victim; or
- neck pain; or
- both of the above, with the headache likely to be more painful initially than the neck ache, but with the neck ache likely to be more prolonged and with the chance of this developing into Osteoarthritis in the future.

So, with an accident injury of this nature, i.e. one that does not manifest itself immediately, you would think that making a whiplash injury compensation claim would be an extremely onerous task - as causation proof of the injury would be difficult. However, you can make it easier to make a compensation claim for whiplash if you adhere to the following guideline procedures following the accident:

1. As Soon As You Can, Write Down Exactly What Happened That Caused The Accident To Happen

When you write your notes about what happened to cause the accident, which you should try and do as soon as you can following the accident. You need to make notes of exactly what happened leading up to the accident, during the accident and subsequent to the accident. You should also take note of:

- where the accident took place
- what the weather conditions were like (e.g. was it foggy and slippery?)
- what the time was
- whether there were any witnesses who can verify your story
- exactly what you said to the other person(s) involved

If possible you should use your mobile phone camera to take photographs of the damage done to your car and you, as well as of the road surface and the general weather conditions.

2. Have A Medical Examination Immediately

Even if you are not feeling too bad following your accident, it can take a few hours, even a sleep, for the symptoms of whiplash to manifest. However, the longer you leave it until you get a medical examination the more chance there will be that the person who caused the accident can say that your injuries could have been caused by something else other than the car accident. Or, worse, the whiplash injuries could have been mitigated if only you had sought medical attention earlier.

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To protect both yourself and your potential whiplash injury compensation claim, you should take yourself off to the hospital and have a complete medical examination as soon as you can, following the accident. Once you have had the examination you should ask the doctor to write a report detailing the chances of you having suffered an injury as a result of the accident - including the chances of you having suffered whiplash.

If you do this, you may well find that it is a lot harder for the person who caused your injury to claim that the whiplash was the cause of anything but their actions.

Keep in mind that whiplash injuries can have lasting effects. They can also have a very dramatic effect on your life - especially if they manifest into Osteoarthritis. So do not take a potential whiplash injury lightly and make sure that you protect any future rights that you may have to bring a whiplash injury claim.

It's easy to proceed with a whiplash compensation and gain maximum results without the hassle, costs and confusion. Discover the 12 revolutions of whiplash injury claims at

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