

Is Whiplash Injury Claim really *A NO BIG DEAL?*

Are you aware of how important your compensation for a whiplash injury can be? Too often, a *whiplash injury claim* is disregarded or is under-compensated. It is often considered minor, but is it really?

Do you realize what a whiplash injury is? A whiplash typically causes injury to your neck. Do you think a neck injury is minor?

Plenty of accident claim solicitors will try to tell you a whiplash injury won't bring much accident compensation, if any. **Do you believe them?** If you do, it's because you don't understand the long-term consequences of the injury. If you've been in an accident and suffered, you'd better start to understand how serious a neck injury can be. Overlook the importance of a whiplash accident claim, and you could be in for a very unhappy life.

Here's a story that will get you thinking twice about the importance of a whiplash neck injury claim.

It was a simple matter. A car accident. She was a passenger in her husband's car. Someone stopped suddenly in front of him, and he rear-ended them.

The accident was technically his fault, because he should have left more space between his car and the one in front. But the man's wife was not at fault. She was just a passenger, an accident victim.

The driver of the car he rear-ended apparently didn't have appropriate accident insurance, so he left the accident scene quickly, before the police arrived. The car wasn't going very fast at impact. It was rush-hour traffic.

Even so, the car engine was damaged by the accident impact, so that was the end of the car. But no accident injuries to the passenger or her husband, the driver. Or so they thought.

The day after the accident, both husband and wife awoke with stiff backs and some pain extending from the neck all the way down the length of the spine. Accident insurance paid for a visit to the doctor, where they were diagnosed with 'whiplash'.

Here's where the story gets bad. The doctor said whiplash was a minor injury and they'd recover; end of story.

But it wasn't.

Two years later, the woman developed a problem with her wrist. It was almost as if her wrist was injured, but she'd done nothing to cause an injury. Gradually she realized the problem involved her shoulder as well. She developed occasional numbness from neck to hand, for no apparent reason.

The whiplash accident long forgotten, she tried to think of an immediate cause of injury and couldn't find one. She went on with her life, unaware that the numbness from neck to hand had anything to do with the injury two years earlier.

As time went on, she developed more problems - various types of health issues that seemed to have no apparent cause. She still didn't think to tie any of these problems in with the car accident from years before, and the whiplash injury the doctor said was 'No big deal'.

Dealing with the Pain

Finally, on top of all her health problems that no one could diagnose, she developed severe neck pain and numbness in her head. It was worse every time she tried to drive. Even though her back and neck felt painful as she sat behind the steering wheel - the same way she felt after her whiplash injury - she didn't once think about the accident that caused the injury. After all, she believed it when her doctor said the whiplash injury was minor, of no consequence.

But there were consequences, **serious health** consequences. Increasing disability. Trouble staying focused at her job, because of the constant numbness from neck to hand. Pain in her neck and shoulders every time she tired to use the computer or tried to drive. She was afraid half the time of getting into another accident because of the numbness, afraid her neck problems would cause a blackout as she sat behind the steering wheel.

The Relief

When she was finally unable to drive even down the street with the pain in her neck, she finally went to see a new doctor. He asked her, *'Have you ever been in a car accident?'*

She thought about it and remembered: 'Yes. Fifteen years ago'.

'What happened?' the doctor asked.

She shrugged. 'It wasn't a big deal. I suffered a whiplash injury'.

The doctor's eyes widened.

'What do you mean it wasn't a big deal? Don't you realize the injury you suffered fifteen years ago is causing all of your problems today?'

This is a sad story, because this woman never thought of a whiplash compensation claim. That injury caused one problem after another that severely impacted her ability to work and her quality of life. The impact of the whiplash injury continued over many years, and the problems intensified. All because of an accident that caused whiplash.

Living With The Consequences

Over the long term, this woman was disabled by her injury. Is that really 'no big deal', as the doctor who examined her after the accident claimed? Shouldn't she have claimed accident compensation for her neck injury, looking ahead to see that she might suffer long-term consequences?

A whiplash injury is NOT minor!

It's an injury to the neck, which is a critical part of the body. It's through the neck that all neural messages and nutrient-giving blood cells travel to and from the brain and the rest of the body. It can have a severe long-term impact... and it's not necessarily apparent right away.

Your Decision

This doesn't mean all whiplash injuries will have severe long-term consequences. But how will you know what compensation you might be entitled to unless you consult with a competent professional - an accident claim solicitor who has seen the consequences of neck injury and knows whether or not you have a valid accident claim? A claim solicitor who can direct you to take the right steps to handle your injury claim efficiently and fairly.

If you've suffered a whiplash neck injury, don't just write it off as '**no big deal**'. It might be a bigger deal than you think. Investigate your whiplash accident claim options. Because if the day comes when your injury causes long-term problems, and you can no longer hold a job as a result of your accident years earlier, you will not want to be without the compensation you were entitled to.

Needless to say, a whiplash injury is painful and should be compensated accordingly. It is very necessary to calculate your claim properly. Also, it is in your interest to seek help from a reputed attorney, who can fight your case in a far better way. However, there are a number of factors one should keep in mind to make sure that the compensation amount he/she gets following an accident is well justified.

Following are a few facts that you should be aware of when calculating the Whiplash Injury Claim:

1) If the claim is made directly, without the help of an attorney, the compensation is usually made in accordance with the agreement you had signed with the insurance company. However, if your case is handled by an attorney, the compensation amount awarded is usually based on 2 categories -

- (a) Special Damages and
- (b) General Damages.

2) **General Damages:** This category includes the physical pain, loss, or suffering caused directly as a result of the accident. However, psychological disorders, such as depression, stress, and anxiety, or any other emotional setbacks are also considered as reasons for the claim. However, a reasonable amount will be awarded to you by the court only if your medical reports clearly provide proof of the extent of the whiplash, the actual injuries caused, and the possible harm it has had on your emotional state.

3) **Special Damages:** Special damages are not dependent like the general damages. These are more or less fixed and are paid in case one has suffered special losses, such as car hire expenses you have to pay as a result of your car being in the repair shop, any potential loss of future earnings while you recover from the accident, or money paid for medical attention and treatment. However, in this case, receipts of all the payments made should be available with you.

4) A maximum period of 3 years from the date of injury is usually granted to bring the claim proceedings to court. After this period, the right to make a claim is forfeited.

It is easy to proceed with whiplash compensation and gain maximum results. However, to avoid unnecessary hassles, costs and confusion, it is advisable to [Contact Rosewood Injury claims](#) as soon as possible.