

Catastrophic Injuries

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Receptionist: Cohen Highley.

Announcer: And now the Cohen Highley Legal Moment on FM96. I'm here with Vicky Edgar, a Partner from Cohen Highley lawyers. Vicki, what is the 55% rule in regards to serious injuries?

Vicki: In the event of severe injuries, if the injuries are deemed to affect more than 55% of the person in terms of the American Medical Association guidelines, the injury is classified as catastrophic.

Announcer: So how does having your injuries classified as catastrophic affect things?

Vicki: It makes a major difference. First, the maximum medical rehab insurance monies available for non-catastrophic injuries is only from \$3,500 to \$50,000. For catastrophic injuries, the insurance goes to \$1 million. Clearly, this classification can make a major difference in an insured person's life.

Announcer: And how is this determined?

Vicki: In some cases, it's immediately apparent, say, in the example of someone becoming a paraplegic. However, in some cases, it is not so apparent. In those cases, if the insured and the insurance companies disagree as to the percentage, medical experts, and even arbitration, can come into play.

Announcer: Thanks Vicki. This has been the Cohen Highley Legal Moment.

Singing: Cohen Highley, we're listening.

Announcer: cohenhighley.com.