

AUTO Injury Information Sheet

If you, a friend, or loved one has been involved in an automobile accident, here is what you should know....

1. Even a minor accident can cause injury. Never assume that you are not injured just because there is little or no damage to your car. Seek professional care immediately.
2. If a paramedic suggests you go to the emergency room—go!. You may be suffering from shock, and unable to properly judge the situation. Even the smallest fracture in your spine can be very serious!
3. Muscle aches, soreness, headaches and other symptoms may not show up until 24-72 hours after the accident. Remember, delayed onset of symptoms is the rule not the exception. The sooner you seek treatment, the less likely it will be that you will have severe pain or permanent damage.
4. Studies show that ICE applied immediately to the injured area will help keep swelling and pain to a minimum. Wait 72 hours before using heat.
5. Make sure you exchange information at the scene of the accident. Obtain an accident report from the police as soon as possible.
6. Report the accident to your auto carrier immediately. This will enable them to initiate a claim and get your repairs and medical bills paid in a timely manner.
7. If the accident was not your fault, report it to your carrier even if you plan to use the responsible person's insurance. Your carrier CANNOT increase your premiums if the accident was not your fault and in some cases the other party may not have adequate insurance to meet your needs. If it was your fault, it is likely you will have med-pay insurance on your policy that will help cover some of your medical expenses.
8. Do not let insurance companies bully you! You may be "encouraged" by an insurance adjuster to settle your claim as quickly as possible. Do not settle any claim until you are sure your medical needs have been met and all repairs have been made. If you have problems with an insurance company, or feel your case is not being handled properly, seek the advice of a reputable personal injury attorney. Most attorneys will wait until the claim is settled for payment.
9. Consult with a Chiropractor. He/she will assess your injuries through history, exam and x-rays (if clinically indicated), or refer for further testing. A treatment plan will be tailored to your needs to promote maximum healing and reduce chance of future problems.

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