

## news

# Placing a value on accident injuries disrupting your life

What is my ICBC claim worth? How long will it take to settle my claim? I am asked these

questions all the time.

Your ICBC adjuster has made an offer that could settle the claim

immediately. To make a decision, you need to know how close the offer is to fair and how long it

will take to achieve that fair compensation if you choose to reject it and hire a lawyer.

When you consider the one-third fees you will pay and the time it takes to get to a fair result, you might as well settle directly with ICBC if I tell you that your claim is worth anything close to what the ICBC adjuster is offering.

I am usually asked those questions at a time when there is ongoing pain, stiffness and other symptoms, and therapy is ongoing. There might or might not have been time missed from work.

You have had a rough few months since the crash, but that's water under the bridge.

If ICBC is prepared to reimburse your income loss and expenses and pay you a few thousand dollars on top of that, you don't want to be greedy.

It turns out that a few thousand dollars might well be fair financial compensation for crash injury symptoms that completely resolve within a few months.

## Achieving Justice

PAUL HERGOTT



automatically turn a "few years" into "the rest of your life."

If you are continuing to experience crash related symptoms two or three

years after a collision, the medical science is that you are unlikely ever to fully recover.

Your symptoms don't look like much to the outside world; no more than a toothache would.

A toothache, though, aches away regardless of what you do. Unlike a toothache, injuries to your neck and back interfere with your ability to do some of the things you used to be able to do and get worse when you participate in activities you used to enjoy.

If you are fortunate enough that your symptoms go on to 100 per cent, completely resolve within a few months of the crash, then that few thousand dollars is within a close enough range of fair that it is unlikely to be worthwhile to get a lawyer involved.

If not, and you end up with anything of an ongoing "toothache," the scale of fair compensation (not including income loss and expenses) starts at a

few "tens of thousands" of dollars, the upper end depending on how significant the ongoing symptoms are and how much of an impact those symptoms will have on your life on an ongoing chronic basis.

I doubt there is anyone besides a strung out drug addict who would accept \$50,000, \$80,000 or even even \$150,000 to participate in a study that would require you to endure life-long, chronic, symptoms, however minor they seem to those around you, even if you were able to continue working and continue to participate in most of the activities you enjoy.

Will ICBC offer compensation anywhere near those ranges to an unrepresented injury victim?

I've been in this business for 20 years and I've never heard of it. Instead, they seem to hold onto their "few thousand dollars" range regardless of the prospect of a lifetime of chronic symptoms, which is why there is more than enough work for personal injury lawyers.

Paul Hergott is a West Kelowna lawyer specializing in personal injury cases.

paul@hlaw.ca

## Film's focus on aboriginal integration in Australia

The Kelowna chapter of Amnesty International will present the film, Rabbit-Proof Fence, on Friday, Jan. 30, at the Okanagan College theatre, 7:30 p.m.

The documentary is about the true story of Molly Craig, a young aboriginal Australian girl who, in 1931, led her younger sister and cousin in an escape from a government camp, set up as part of an official Australian government policy to train them as domestic servants and integrate them into white society.

They escape as the rain comes that can cover their tracks. With grit and determination Molly guides the girls on a journey, one step ahead of the authorities, over Australia's outback in search of one of the long rabbit-proof fences built in western Australia to prevent rabbits from destroying crops and pasture.

They then follow the fence toward their home, a 1,500-mile journey.

Admission to the film is by donation. For more information, call 250-769-4740.

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# LED ZEPAGAIN

A Tribute to Led Zeppelin

**SATURDAY MARCH 7**

**Jimmy Page says:**  
"It's as close as you'll ever get to the real deal"

## MARY IRWIN THEATRE ROTARY CENTRE FOR THE ARTS

421 Cawston Ave Kelowna

TICKETS AVAILABLE at the ROTARY CENTER BOX OFFICE (250) 717-5304 or  
Charge by phone at 250-762-5050 or Online at [www.selectyourtickets.com](http://www.selectyourtickets.com)  
DOORS 7:00 PM - SHOW 7:30 PM

Select Tickets

## Don't miss kickoff!

Registration for the 2015 youth outdoor soccer season is starting now.

For players born 1997-2009

Involvement in youth soccer is a great way for your kids to enjoy a healthy, active lifestyle, make new friends and learn skills that will help them throughout their lives.

For registration details visit the website of your local club:

[www.kelownayouthsoccer.com](http://www.kelownayouthsoccer.com) • [www.okmissionsoccer.com](http://www.okmissionsoccer.com) • [www.rutlandyouthsoccer.com](http://www.rutlandyouthsoccer.com)  
[www.lcysa.com](http://www.lcysa.com) (Lake Country) • [www.wysa.ca](http://www.wysa.ca) (West Kelowna) • [www.kelownaunited.com](http://www.kelownaunited.com) (Select Soccer)



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## CENTRAL OKANAGAN WEATHER FORECAST

### Central Okanagan

Warm Up Ahead



4°  
0°  
Increasing  
Rain/Snow

5°  
2°  
Decreasing  
Showers

6°  
2°  
AM 40%  
Showers

Partial  
Clearing  
7°  
2°

5°  
1°

**Duane English &  
Wesla Wong**  
The Okanagan's Weather Team



Shaw)



For the latest weather online, visit [globalnews.ca/okanagan](http://globalnews.ca/okanagan)