

Getting fair compensation for accident-related setbacks

In last week's column, I discussed priorities for what to do at the scene of a crash.

As promised, this week I am moving on to priorities for what to do after you have left the scene of a crash.

There is one post-crash task, or undertaking, that shines like a lighthouse beacon as a top priority above all others. It is so important that I feel like

the wheel of a record player going round and round and round as I advise on this point again and again and again.

It might seem "Of course!" obvious, but so many injured victims have a lack of understanding about how the medical system works, are misled by ICBC funding choices, or have a reluctance to get help where help is needed.

I am talking about pursuing recovery for your injuries. Our medical system is reactive, not proactive. You need to ask for help; it won't come to you.

This can be hard for many of us "suck it up" people who resist asking for help and don't want to be viewed as a whiner.

Bob is a case in point. It took me two to three months before I went to my doctor to find out how to get rid of him.

Three courses of antibiotics and two minor "surgeries" later, "Bob the boil" was finally eradicated from my behind.

Had I sought medical

Achieving Justice

PAUL HERGOTT



care much earlier the issue would have been dealt with in short order without a beast developing and being given a name.

Your goal is to achieve as complete and quick a recovery from your injuries as possible.

You will achieve your goal by getting medical advice from a fully informed medical practitioner and very diligently following that advice.

You can't stop there, though. Car crash injuries are a moving target.

Your medical practitioner's care recommendations will change over time, depending on how your injuries respond.

You need to go back from time to time in order to fully update your medical practitioner and get updated recommen-

dations. How frequently? Ask your medical practitioner.

Medical treatment isn't cheap, and ICBC holds the "purse strings" for funding crash injury related care.

A "song and dance" ensues with getting referral slips from the doctor and sending them to the ICBC adjuster for funding "approval," which repeats itself periodically as required by the adjuster.

The adjuster will often offer to reimburse your "user fees" which you pay in addition to amounts paid directly by ICBC to the treating practitioner. Often, the ICBC adjuster will agree to fund some, but not other care, or for a restricted amount of care.

Eventually, and inevitably, the funding "tap" for certain care, or care generally, will be shut off. The critical thing to remember is that your ICBC adjuster has no medical training and

is entirely unqualified to make decisions about your care.

You must rely solely on your medical team to determine what care is most likely to reach your goal (of as full and quick a recovery as possible) and not make the critical mistake that many make, which is to adjust or stop care based on funding decisions made by an insurance adjuster.

How do you pay for care that is no longer funded by ICBC? You find a way. Easy for a "high priced lawyer" to say "find a way?"

Yes, it is, but if you ever run out of options for funding your care give me a call and I'll help you figure it out.

Does this sound like medical advice? It happens to also be the best legal advice you could get to maximize the prospect of fair financial compensation for your injuries and losses.

Paul Hergott is a personal injury lawyer at Hergott Law in West Kelowna. paul@hlaw.ca

Give Your FURNACE/BOILER & FIREPLACE some TLC!

ONLY UNTIL SEPTEMBER 30, 2015

Receive a \$50 Rebate from Fortis!

FORTIS BC Trade Ally Network

Be energy efficient and give your natural gas heating equipment the TLC Tune Up it deserves.

J WRIGHT Plumbing & Heating Ltd. Sheet Metal Gas Fitting Parts & Service ~ Since 1967 ~

West Kelowna 250-769-7338 | Peachland 250-767-9060

1880 Byland Road, West Kelowna • www.jwrightplumbing.ca

My job is to help residents settle into their new home with comfort and ease.

MICHEL, MAINTENANCE MANAGER WORKING AT CHARTWELL SINCE 2010.

From helping to set up your suite to introducing you to a new community of friends, at Chartwell our staff are here to help make you feel right at home.

CHARTWELL.COM



LIMITED SUITES AVAILABLE* Book your personal visit today!

*Conditions apply.

CHARTWELL retirement residence Make us part of your story.

1831 Parkview Crescent Kelowna 778-738-0624

Bernard Dental

- > White Fillings
- > Extractions
- > Crowns, Veneers
- > Invisalign
- > Grafts
- > Implants
- > Root Canals
- > Sedation

New Patients Welcome! **OPEN FRIDAYS**

310-478 Bernard Ave. 250.762.6842 www.bernarddental.ca

EMERGENCY SERVICES

Dr. Jeff Kozak Dr. Hugh Jarvin

British Columbia's SPECIES AT RISK

A Travelling Exhibition



Species at Risk, the new hands-on exhibition from the Royal BC Museum, looks at why certain species are at risk, what their loss could mean and how you can help.

Kelowna Museums August 24 – 28

royalbcmuseum.bc.ca/speciesatrisk

powered by TELUS

Supported by the John and Joan Walton Innovators Fund Robert Bateman Centre

