



Protecting Your Noggin

Head Injuries Top Accident Insurance Claims

(NAPSA)—When it comes to accident insurance claims, many people start at the top.

Minor head injuries are far and away the top reason claims are filed on Colonial Life & Accident Insurance Company accident policies. Of the nearly 74,000 accident claims Colonial received in 2004, more than 8,300 were for a superficial head injury such as a cut, bump or scrape.

The top 10 injuries resulting in an accident claim include:

1. Superficial head injury—11.3%
2. Ankle sprain or strain—3.6%
3. Neck sprain or strain—3.3%
4. General trauma—3.0%
5. Open wound—2.6%
6. General joint pain—2.4%
7. Finger wound—2.4%
8. Back sprain or strain—2.2%
9. Broken forearm—2.1%
10. Lower back pain—2.0%

Most accident victims who file a claim hurt themselves at home or at play—and not while driving or riding in a car, Colonial reports. “Almost all the top 10 diagnoses are the result of an injury that occurred off the job and do not involve a motor vehicle accident,” says Mike Glover, Colonial Supplemental Insurance’s vice president of claims.

Workers’ compensation insurance doesn’t cover injuries that occur off the job or children and



More than one in 10 accident claims at one insurance company involve minor head injury.

others who are not employed. Major medical plans typically do cover treatment for accidents but usually include deductibles of several hundred to a thousand dollars and may have separate deductibles or copayments for emergency room visits. Accident insurance coverage, offered by companies such as Colonial, can help protect families against these unexpected and sometimes significant expenses.

“No one plans to have an accident,” Glover says. “With the right insurance protection, you can worry about getting better and not about paying the bill.”

To learn more, visit www.coloniallife.com.