**Video Title:** Injuries To Multiple Body Parts In Workers Comp Lawsuit

**Video URL:** <https://www.youtube.com/watch?v=ilMUNTDzaf4>

**Run Time:** 3:06

**Source:** Holland & Usry, P.A./YouTube

**Close Caption Available:** Yes

The employee right to workers’ compensation for illness or injury on the job is described on pages 264 and 265 of the textbook. A South Carolina workers’ comp attorney explains how injuries to multiple body parts can result in additional benefits for injured employees. While some of those benefits can be substantial, you should expect the workers’ comp insurance company to fight against paying them.

Workers’ comp may give more benefits for injuries to multiple body parts. You might qualify for more benefits if you hurt multiple body parts like breaking an arm and a leg or you hurt one body part that impairs another like you suffered a spinal neck injury that leaves your arms weak. Because these benefits can be expensive for the insurance company, you need to expect a fight, especially if you've got a body part that impairs another body part. In our neck example you should expect the insurance company and you'd say that you just hurt your neck. What we're talking about here is maximizing your financial recovery from severe injuries that may impact your work and your life forever. If you're going to pursue these claims the right way you need an experienced professional on your side to take on the insurance company.

If you qualify for workers’ compensation, the next question becomes what benefits do you qualify for? You might qualify for one of three separate sets of benefits. The first one is you could get additional money for permanent injury. You might also qualify for free medical care related to your injuries. The second is if you can prove permanent wage loss caused by your injuries you might qualify for potentially substantial benefits.  Benefits to replace some of that wage loss and free medical care related to your injuries but you're going to need expert testimony from a vocational evaluator to prove your permanent wage loss. Third, you could qualify for total and permanent disability benefits. That doesn't mean you're permanently helpless, it doesn't mean you're helpless at all. But these benefits are the most extensive benefits available in workers compensation law. They include the maximum possible financial compensation for permanent injury and free medical care for life related to your injuries.

The worse your hurt the more help you need. Don’t risk being taken advantage of by the insurance company. If you've suffered multiple injuries to multiple body parts you need a qualified workers compensation lawyer to care for your case, just like you need a qualified doctor to care for your injuries.

*Questions for Thought and Discussion*

1. Is the presenter in this video more concerned about the rights of the employer? The individual worker? The insurance company?

2. How controversial is it for workers to be compensated for on-the-job accidents?

3. Based on your own experience in the workplace or in sports, provide an example of how injuring one part of the body might negatively affect another part.

4. What relevance do concerns about workers’ compensation and multiple injuries have for HRM specialists?

5. What do you think of the ethics of an insurance company representative attempting to offer a quick out-of-court settlement to a worker who has suffered a multiple body parts injury?