

# Book of Quantum



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# Foreword

## Background

This Book of Quantum (quantum means AMOUNT) has been compiled on behalf of the new Personal Injuries Assessment Board (PIAB) by independent consultants. It is an aid in the assessment of compensation to which a person (claimant) may be entitled when injured due to the fault of another (respondent). The Book of Quantum should also encourage negotiated settlements between parties where it is accepted that the injured party has an entitlement to compensation.

PIAB will

- Provide an independent compensation assessment service to the benefit of both claimants and respondents where legal issues are not in dispute

PIAB will not

- Make payments of compensation. Subject to the acceptance of the assessment by both parties the compensation will be paid directly by the respondent to the claimant.

The establishment of PIAB is a key measure in the Government's Insurance Reform Programme, the aim of which is to tackle the high cost of insurance in Ireland. The key objectives of PIAB are to

- Significantly reduce the delivery cost of awarding compensation due to claimants, without altering the level of compensation
- Implement a less adversarial and faster settlement process for personal injury claims where claimants have an entitlement to compensation

PIAB will only be involved where the question of fault is not at issue.

## Book of Quantum

To obtain an indication as to the likely range of compensation for a particular injury, the Book of Quantum contains a guideline of injuries and related values. Some of the value ranges displayed are quite wide and this reflects the fact that the severity of injury, even within the categories listed, can vary considerably. In addition, the same injury can have different effects on different people.

The values quoted do not represent the views of PIAB or any other parties and reflect the reality of current compensation levels.

The categories of injury are based on the World Health Organisation's International Classification of Diseases version 9 and follow a simple structure of body region / body part / injury type.

The Book only deals with compensation for pain and suffering. A claimant may also be entitled to claim under other headings for actual financial losses.

It is not intended that this should be a detailed medical encyclopedia in terms of either content or terminology. While on the one hand ensuring that it is sufficiently comprehensive to cover the vast majority of injuries, it is also intended that it should be easy for you to understand and follow.

The content of the Book of Quantum will be kept under review.

### **Level of compensation**

PIAB assessments will be in line with current levels of compensation. PIAB assessors will be guided by the values in this Book. Assessments will not be rigid and will have full regard to the specifics of each individual case.

Compensation may be payable for injury types other than those that appear in this Book.

# How to use this book

## Introduction

This book has been compiled as a guide to the general level of compensation that a person may expect to receive if unfortunate enough to have been injured due to the fault of another. While the guide has been graded to reflect the severity of the injury sustained, it is recognised that even within these grades, the actual degree of severity can vary considerably and the same injury can have different consequences for different people. The majority of cases fall within the ranges shown but these are neither minimum nor maximum figures for the category of injury involved as each case will be dealt with on its individual facts.

Consequently, full recognition of how an injury has affected a claimant personally will always be considered and reflected in any assessment made by PIAB.

## How assessments are calculated

This book only reflects compensation for pain and suffering which is supported by appropriate medical evidence. An assessment has a number of components, covering some or all of the following:

- A sum to compensate for pain, suffering and loss of enjoyment of life
- Specific losses such as past loss of earnings and medical bills.
- Future cost of medical care
- Loss of earnings into the future caused by the injury

PIAB will assess a claim in its entirety including all components appropriate to the case that have been vouched.

Follow the steps set out below to understand what assessment range may be appropriate for an injury

- Identify a category of injury
- Understand the severity of the injury using the medical report on the claimant
- Look up the value range
- Consider the effect of multiple injuries

## Identify a category of injury

Assessment of compensation starts by identifying that part of the body that has suffered the most significant injury although the complete effect of all the injuries will be considered.

The Book is separated into four main categories.

- |        |                        |
|--------|------------------------|
| • Head | • Neck, back and trunk |
| • Arms | • Legs                 |

Consult the Contents page for the specific injury category and type, which will direct you to the relevant page. Injuries are then generally categorised into three levels of severity with a range of values provided for each level as a guide. Some ranges are quite wide, reflecting how the same injury can have very different effects on different people.

Compensation may be payable for injury types other than those that appear in this book. Every injury will be considered in its entirety by PIAB. This Book only deals with cases where a claimant has suffered significant injuries. Cases of minor injury will involve much lower levels of compensation.

## Understand the Severity of the injury

Any individual injury may produce different effects according to the nature and severity of the accident and personal features such as age, physique, pre-existing medical condition or pre-disposition of the person or indeed other factors. This Book categorises severity into three broad ranges namely.

- **Substantially Recovered**  
Covers injuries from which a claimant has substantially recovered but there are ongoing symptoms that interfere with carrying out full day to day activities.
- **Significant Ongoing**  
Includes the above and in addition the injury has resulted in some permanent incapacity or limitation that significantly restricts or alters lifestyle.
- **Serious and Permanent Conditions**  
Will apply if the injury is very severe and has caused major disruption to a claimants life in a number of areas or results in serious continuing pain and/or requires permanent medical attention.

**Please note that all claims need to be supported by medical evidence.**

## Look up the value range

After identifying the category and severity of the injury go to the relevant section (as set out in the contents page) where the guideline values are detailed. The majority of cases fall within that range but it is neither a minimum nor a maximum for individual cases.

## Consider the effect of multiple injuries

If, in addition to the most significant injury as outlined above, there are other injuries, it is not appropriate to add up values for all the different injuries to determine the amount of compensation. Where additional injuries arise there is likely to be minor adjustment within the value range.

## Sample assessment

Claimant sustained soft tissue injuries and the award was assessed on the following basis;

|  |        |
|--|--------|
| General Damages for pain and suffering | €7,200 |
| Special Damages                        |        |
| Net loss of earnings                   | €400   |
| Medication                             | €126   |
| Physiotherapy                          | €200   |
| Doctors fees                           | €150   |
| Total settlement                       | €8,076 |



## Head injuries

### Skull / Brain

Skull fractures are classified as being linear (most common), depressed, or comminuted fractures that are further classified as closed or open (compound). A closed fracture is one in which there is no scalp or outside communication through the line of fracture.

Intracranial injuries, including brain contusions and lacerations are severe head injuries. It is impossible to be too specific about the compensation levels for these types of injuries due to the high number of variables involved and the number and severity of possible outcomes (e.g. personality and behavioural disorders). As with all cases, each one will differ and be considered on its individual merits with the figures being displayed here as a rough guide.

#### **Skull fracture (no loss of consciousness)**

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€23,300 to €35,700</b> |
| <i>Significant ongoing</i>              | <b>€28,500 to €69,200</b> |
| <i>Serious and permanent conditions</i> | <b>€61,000 to €96,700</b> |

#### **Skull fracture with intracranial injury (no loss of consciousness)**

|   |                            |
|---|----------------------------|
| <i>Substantially recovered</i>          | <b>€31,300 to €39,500</b>  |
| <i>Significant ongoing</i>              | <b>€37,900 to €75,700</b>  |
| <i>Serious and permanent conditions</i> | <b>€70,400 to €103,000</b> |

#### **Skull fracture (with loss of consciousness)**

|   |                            |
|---|----------------------------|
| <i>Substantially recovered</i>          | <b>€23,300 to €107,000</b> |
| <i>Significant ongoing</i>              | <b>€28,500 to €113,000</b> |
| <i>Serious and permanent conditions</i> | <b>€61,000 to €129,000</b> |

## Nose

### Fracture

Because of its prominence (and therefore vulnerability) and structural weakness, the nose is the most frequently fractured facial bone.

Serious injuries are likely to have an element of facial disfigurement attached to them and will be considered accordingly. Hence why only one category is included here.

|                                |                           |
|--------------------------------|---------------------------|
| <i>Substantially recovered</i> | <b>€14,900 to €19,600</b> |
|--------------------------------|---------------------------|

## Cheek

### Fracture

Cheek fractures (the zygoma bone) tend to be unilateral (i.e. one-side only), and result in flattening of the cheek. Eye socket fractures often accompany cheek fractures resulting in changes in appearance of the eyeball such as a sunken appearance. Nerve injuries are also often seen with cheek fractures sometimes leaving ongoing symptoms (e.g. tingling sensation) of the face.

Serious injuries are likely to have an element of disfigurement attached to them and will be considered accordingly.

|                                |                           |
|--------------------------------|---------------------------|
| <i>Substantially recovered</i> | <b>€16,500 to €25,400</b> |
|--------------------------------|---------------------------|

## Jaw

### Soft tissue injuries

A jaw sprain is an unusual sprain and this is why only two categories are present for this injury. This category is for sprains of the joint between the top and bottom jaws (the Temporomandibular Joint).

|                                |                      |
|--------------------------------|----------------------|
| <i>Substantially recovered</i> | <b>up to €35,100</b> |
|--------------------------------|----------------------|

|   |                           |
|---|---------------------------|
| <i>Serious and permanent conditions</i> | <b>€33,900 to €65,800</b> |
|---|---------------------------|

### Dislocation

A jaw dislocation is a dislocation of the lower jawbone (mandible). Jaw dislocations are usually reduced by closed manipulation. Analgesics and a soft diet may be prescribed, or even a cervical collar.

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€16,500 to €25,600</b> |
| <i>Significant ongoing</i>              | <b>€25,100 to €53,700</b> |
| <i>Serious and permanent conditions</i> | <b>€49,200 to €73,800</b> |

## **Fracture**

After the nose, the jaw (mandible) is the most commonly fractured facial bone. Some jaw fractures may be very simple and require only observation and soft diet or with just bandage immobilisation but the majority of fractures require internal fixation with the use of wires.

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€16,500 to €27,900</b> |
| <i>Significant ongoing</i>              | <b>€25,000 to €58,000</b> |
| <i>Serious and permanent conditions</i> | <b>€49,200 to €78,000</b> |

## **Teeth**

|                           |                          |
|---------------------------|--------------------------|
| <b>Loss of Milk Tooth</b> | <b>€3,600 to €5,700</b>  |
| <b>Broken Tooth</b>       | <b>€6,000 to €11,100</b> |
| <b>Loss of Tooth</b>      | <b>€5,300 to €12,800</b> |

## Arm Injuries

### Arm Amputations

Complicated traumatic amputations are ones involving delayed treatment, delayed healing or major infection. The necessity for stump revision or the existence of phantom limb pains may also occur.

Amputations of fingertips are included in the individual finger ranges.

|  |                             |
|--|-----------------------------|
| <i>Loss of both arms</i>                           | <b>€141,000 to €197,000</b> |
| <i>Loss of both hands (below elbow amputation)</i> | <b>€136,000 to €192,000</b> |
| <i>Loss of one arm above elbow</i>                 | <b>€111,000 to €145,000</b> |
| <i>Loss of one hand (below elbow amputation)</i>   | <b>€108,000 to €142,000</b> |
| <i>Loss of Thumb</i>                               | <b>€33,900 to €80,800</b>   |
| <i>Loss of Ring, Index or Middle Finger(s)</i>     | <b>€28,800 to €69,300</b>   |
| <i>Loss of Little Finger(s)</i>                    | <b>€28,800 to €50,400</b>   |

### Shoulder / Upper Arm (humerus and scapula bones)

#### Soft Tissue

The level and duration of treatment as well as any complications and permanent ongoing disability will dictate the level of compensation.

This category includes all sprains to the upper arm and shoulder region including partial and complete tears of the tendons forming the joint capsule (the rotator cuff), which may result in substantial reduced capacity.

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>up to €22,600</b>      |
| <i>Significant ongoing</i>              | <b>€14,800 to €51,500</b> |
| <i>Serious and permanent conditions</i> | <b>€41,000 to €71,600</b> |

## Dislocation

Shoulder dislocations range from simple dislocations to more severe with ligament and nerve damage. Likewise, the level of treatment can range from placing the arm in a sling to operative reduction. Once dislocated, the shoulder may be susceptible to further dislocation in the future with the increased risk of degenerative disease as a result.

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€14,600 to €25,600</b> |
| <i>Significant ongoing</i>              | <b>€20,200 to €54,600</b> |
| <i>Serious and permanent conditions</i> | <b>€46,400 to €74,500</b> |

## Fracture

Fractures of the humerus (upper arm bone) may also be described according to the type of fracture, for example transverse, oblique, spiral or comminuted.

They are most often treated very conservatively by non-surgical means, for example closed reduction and/or cast and sling. Uncommonly, open reduction is necessary.

Complications of humerus fractures may include nerve palsy and delayed and non-union and shoulder joint stiffness. Very occasionally, brachial artery complications may be seen with shaft fractures.

Healing times can vary with some fractures being slow to heal although this depends upon the degree if any, of displacement.

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€15,400 to €29,300</b> |
| <i>Significant ongoing</i>              | <b>€21,000 to €72,400</b> |
| <i>Serious and permanent conditions</i> | <b>€46,900 to €82,900</b> |

## Elbow / Forearm (radius and ulna bones)

### Soft Tissue

Elbow sprains are typically treated conservatively. Rest, ice packs and heat applications and in some cases temporary immobilisation in a sling or bandage is usually all that is needed. In some cases, anti-inflammatory medication may be prescribed physiotherapy may be of some assistance.

Elbow sprains generally heal without any residual effects and in this event will fall in either of the lower two brackets dependent on prognosis.

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>up to €20,600</i></b>      |
| <i>Significant ongoing</i>              | <b><i>€15,500 to €52,100</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€44,900 to €72,300</i></b> |

## **Dislocation**

Some cases require open reduction of the dislocation rather than the more common closed reduction. Complications can arise where vein damage also occurs due to swelling and the need to hold the elbow in a flexed position following reduction.

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>€16,500 to €25,100</i></b> |
| <i>Significant ongoing</i>              | <b><i>€23,100 to €57,000</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€52,400 to €76,300</i></b> |

## **Fracture**

It is more common to encounter fractures of both forearm bones rather than isolated fractures of either the ulna or radius. If caused by direct trauma the fracture line usually occurs at the same level in both bones, if indirect trauma the fractures can occur at different levels. Fractures that involve the joint are usually considered more complicated than others due to the increased impact on limb movement.

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>€17,100 to €29,500</i></b> |
| <i>Significant ongoing</i>              | <b><i>€23,800 to €65,500</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€53,400 to €82,800</i></b> |

## Wrist

### Soft Tissue

In addition to general wrist sprains, which often fully recover, this category should be used for the specific wrist injuries of Repetitive Strain Injury (Tenosynovitis), Carpal Tunnel Syndrome, Cubital Tunnel Syndrome and Radial Tunnel Syndrome.

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>up to €26,200</i></b>      |
| <i>Significant ongoing</i>              | <b><i>€15,500 to €70,100</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€26,000 to €88,600</i></b> |

### Dislocation

Again the more complicated dislocations will involve Serious and permanent conditions treatment such as open reduction. They may have complications such as medial nerve compression and result in a permanent condition.

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>€15,800 to €25,800</i></b> |
| <i>Significant ongoing</i>              | <b><i>€22,600 to €62,400</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€55,300 to €79,100</i></b> |

### Fracture

The wrist contains many bones (radius, ulna and eight carpal bones) of which the scaphoid carpal bone is the most commonly fractured. In view of this complexity and variety it is difficult to provide very specific ranges for “wrist fracture”. Fractures that involve the joint are usually considered more complicated than others due to the increased impact on limb movement.

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>€15,600 to €25,200</i></b> |
| <i>Significant ongoing</i>              | <b><i>€22,400 to €61,800</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€55,400 to €79,500</i></b> |

## Hand

### Soft Tissue

Like other sprains, hand sprains are sometimes classified in grades: mild sprains involve some stretching of ligaments, moderate sprains involve partial rupture of a ligament while severe sprains involve complete rupture of a ligament. Although the injury may last for several months, a full recovery is the most common outcome.

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>up to €26,200</i></b>      |
| <i>Significant ongoing</i>              | <b><i>€15,500 to €70,100</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€26,000 to €88,600</i></b> |

### Fractures

Fractures to the hand (the metacarpal bone(s)) are described according to the site of the fracture; they may involve the base of the bone, the shaft, or the neck and head.

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>€13,200 to €22,000</i></b> |
| <i>Significant ongoing</i>              | <b><i>€20,200 to €67,500</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€60,500 to €86,600</i></b> |

### Crush Injury

A crush injury is a serious type of soft-tissue injury and may include fracture, vein and nerve damage.

Treatment of these major soft-tissue injuries can involve vein repair, nerve repair, debridement, repeated wound irrigations and skin grafts. Amputation may become necessary unless the neurovascular viability of the limb or part thereof is restored. Any associated fractures and other soft tissue damage such as ligament and tendon injuries will also require repair.

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>€13,100 to €25,000</i></b> |
| <i>Significant ongoing</i>              | <b><i>€14,800 to €69,800</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€23,100 to €88,400</i></b> |



## Thumb and Fingers

### Soft Tissue

Like other sprains, hand sprains are sometimes classified in grades: mild sprains involve some stretching of ligaments, moderate sprains involve partial rupture of a ligament while severe sprains involve complete rupture of a ligament.

Although the injury may last for several months, a full recovery is the most common outcome.

#### ***Thumb***

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>up to €18,200</i></b>      |
| <i>Significant ongoing</i>              | <b><i>€14,500 to €40,800</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€36,500 to €63,400</i></b> |

#### ***Finger(s)***

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>up to €16,800</i></b>      |
| <i>Significant ongoing</i>              | <b><i>€10,300 to €29,800</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€17,900 to €47,800</i></b> |

### Dislocation

More severe dislocations may involve the head of the bone protruding into the joint capsule and here, closed reduction is probably not possible and surgical reduction is carried out. Otherwise, it is most common for reduction to be attempted by closed means and the finger splinted. Substantial recovery is the most common outcome for these injuries.

#### ***Thumb***

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>€13,100 to €18,900</i></b> |
| <i>Significant ongoing</i>              | <b><i>€17,400 to €43,000</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€39,300 to €65,200</i></b> |

**Finger(s)**

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€12,200 to €17,500</b> |
| <i>Significant ongoing</i>              | <b>€13,700 to €31,300</b> |
| <i>Serious and permanent conditions</i> | <b>€22,000 to €49,100</b> |

**Fracture**

Most thumb and finger fractures are simple fractures and are treated non-operatively. In fact some don't require any treatment at all.

Others are, for example where it's open (breaks the skin) or closed will have a bearing on the compensation given. Complications such as non-union of fractures are rare but malunion does sometimes occur with deformity and restriction of function. Posttraumatic arthritis is also a possible late complication.

**Thumb**

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€14,000 to €20,700</b> |
| <i>Significant ongoing</i>              | <b>€18,600 to €44,800</b> |
| <i>Serious and permanent conditions</i> | <b>€40,500 to €66,800</b> |

**Finger(s)**

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€13,100 to €19,100</b> |
| <i>Significant ongoing</i>              | <b>€14,800 to €33,100</b> |
| <i>Serious and permanent conditions</i> | <b>€23,200 to €50,800</b> |

## **Skin Disorders (Arm and Hand)**

Contact allergic dermatitis is a reaction of the skin to allergens (substances which the body is allergic to). Whilst not confined to the arm and hand, this is the most common area affected. Allergens generally don't cause skin reactions to most people but some are hypersensitive to the allergens, which are usually organic or chemical in nature.

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€12,300 to €14,900</b> |
| <i>Serious and permanent conditions</i> | <b>€28,800 to €70,400</b> |

## Neck Back and Trunk Injuries

### Whiplash and other Soft Tissue Injuries

The most common type of neck injury is called a “whiplash” injury which is an over extension or sprain often suffered in a motor vehicle accident. Whiplash injuries can involve a very minor sprain that heals within weeks or they can in extreme cases cause long lasting pain and permanent disability.

#### ***Neck and Back***

Whiplash symptoms may be minor, acute or chronic. Many individuals who suffer whiplash recover within months of their injury. Some whiplash injuries can cause symptoms to persist for several years. Chronic symptoms may involve injections of local anaesthetic for pain relief, or cortisone/steroid and muscle relaxants or the use of a TENS machine or ultrasound.

Sometimes a neck or back strain can irritate or aggravate a pre-existing condition that may or may not have been treated before the accident. These can include disc lesions; spondylosis; osteoarthritis; spondylolithesis; and spinal stenosis.

Serious injuries may involve partial or complete damage to the spinal nerves, serious exacerbation of disc lesions requiring fusing of vertebra, irritation of a spinal nerve root, and those most severe back injuries not involving paralysis, but with severe consequences such as loss of sexual function or loss or impairment of urinary or bladder function.

#### **Neck**

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered within 12 months</i> | <b><i>up to €14,400</i></b>      |
| <i>Substantially recovered within 24 months</i> | <b><i>€11,500 to €17,400</i></b> |
| <i>Significant ongoing</i>                      | <b><i>€15,900 to €64,500</i></b> |
| <i>Serious and permanent conditions</i>         | <b><i>€59,400 to €78,400</i></b> |

#### **Back**

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered within 12 months</i> | <b><i>up to €16,300</i></b>      |
| <i>Substantially recovered within 24 months</i> | <b><i>€11,700 to €19,600</i></b> |
| <i>Significant ongoing</i>                      | <b><i>€18,300 to €69,700</i></b> |

*Serious and permanent conditions***€62,800 to €85,900**

## **Spinal Cord Injuries**

Quadriplegia is paralysis of all four limbs with paraplegia being paralysis of both lower limbs and partial or total loss of urinary and bowel function, due to spinal cord disease or injury.

The courts set the maximum compensation with the exact value being based on a number of considerations:

- a) level of movement
- b) level of pain and suffering
- c) depression – level of achievable rehabilitation
- d) age and life expectancy

*Quadriplegia* **up to €300,000**

*Paraplegia* **up to €300,000**

### **Vertebra**

This category includes all types of vertebral fractures including fracture dislocations; wedge fractures; chance fractures; burst fractures and flexion tear drop fractures.

Wedge spinal fractures are regarded as stable fractures and rarely result in neurological complications. These occur most commonly in the thoracic spine.

Burst fractures are regarded as stable fractures but may result in spinal cord involvement if there is bone fragmentation.

*Substantially recovered* **€22,100 to €76,500**

*Significant ongoing* **€30,500 to €86,700**

*Serious and permanent conditions* **€62,700 to €101,000**

## **Rib(s) or Chest Bone**

Although severe pain may follow injury, most rib fractures achieve substantial recovery in a relatively short period of time without treatment. Some may involve ongoing residual permanent condition and some have complications such as a punctured lung.

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€12,700 to €27,200</b> |
| <i>Significant ongoing</i>              | <b>€20,500 to €78,700</b> |
| <i>Serious and permanent conditions</i> | <b>€65,900 to €82,300</b> |

## **Crush Injuries**

A crush injury is a serious type of soft-tissue injury and may include fracture, vein and nerve involvement.

Treatment of these major soft-tissue injuries involves vein repair, nerve repair, debridement, repeated wound irrigations and skin grafts. Any associated fractures and other soft tissue damage such as ligament and tendon injuries will also require repair.

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€13,100 to €31,600</b> |
| <i>Significant ongoing</i>              | <b>€20,700 to €83,100</b> |
| <i>Serious and permanent conditions</i> | <b>€66,300 to €86,500</b> |

## **Internal Injuries**

### **Heart**

A heart contusion is bruising of the heart muscles. It usually occurs from severe blunt trauma to the chest causing the chest bone to compress the heart against the spinal column. This trauma leads to an alteration in the heart cells fluid composition, which in turn lead to an alteration in the hearts electrical activity and leads to abnormal heart rhythm. This rhythm activity is usually temporary. Clinical signs of contusion are left sided chest pain, rapid heartbeat, and shortness of breath, sweating and low blood pressure.

|              |                                |                           |
|--------------|--------------------------------|---------------------------|
| <b>Heart</b> | <i>Substantially recovered</i> | <b>€15,100 to €17,000</b> |
|--------------|--------------------------------|---------------------------|

## **Lung**

The vast majority of lung contusion cases occur in motor vehicle accidents. It occurs usually from blunt trauma and severe decelerating forces.

Provided there is no complications and sufficient breathing can be maintained, a satisfactory recovery results.

Lung lacerations can occur through blunt trauma or penetrating injuries or from injuries to the rib cage. The lung has many veins and as such, lacerations may result in profuse bleeding.

The normal treatment is to use a tube to drain the fluid and air and to keep the lung expanded to prevent it collapsing.

|                              |                                |                                  |
|------------------------------|--------------------------------|----------------------------------|
| <b><i>Lung contusion</i></b> | <i>Substantially recovered</i> | <b><i>€13,800 to €16,900</i></b> |
| <b><i>Punctured Lung</i></b> | <i>Substantially recovered</i> | <b><i>€13,900 to €21,700</i></b> |

## **Kidneys**

Kidney injuries are relatively rare as they are well protected by the ribcage. Most kidney injuries are within these ranges usually classified as contusions, lacerations, haematomas and ruptures.

Contusions are regarded as mild injuries and are treated conservatively with rest and observation. More severe contusions might involve a period of hospitalisation. Antibiotics may also be prescribed. Contusions normally resolve without any residual problems over a four to six week period.

Haematomas are treated conservatively where possible, along with observation to ensure the haematoma is not expanding or haemorrhaging, in which case surgical evacuation and bleeding control is required.

|  |                                  |
|--|----------------------------------|
| <b><i>Contusion or haematoma</i></b>   | <b><i>€12,500 to €19,800</i></b> |
| <b><i>Laceration</i></b>               | <b><i>€16,600 to €23,400</i></b> |
| <b><i>Total loss of one kidney</i></b> | <b><i>€43,100 to €84,900</i></b> |

## **Bowels and Digestive System**

The normal treatment for injuries to the intestines is surgery to open the abdomen (laparotomy). When the damaged area is located, lacerations or perforations are treated by suture or in some cases with a patch. External drainage is done simultaneously. Major damage might require removal of the damaged section and then rejoining the ends.

Injuries to the colon include lacerations, bruising within the walls of the colon. Injury can occur to the colon itself or to its mesentery attachment. Blunt and penetrating trauma is the most common causes of injury.

Treatment of colon injuries includes primary closure, partial removal and colostomy. Primary closure is used mainly for smaller wounds and involves suture closure.

Colostomy is the surgical opening from the colon to the abdominal wall to create an outlet for body waste. Colostomy may be temporary or permanent.

|   |                            |
|---|----------------------------|
| <i>Substantially recovered</i>                                    | <b>€16,600 to €27,200</b>  |
| <i>Temporary Colostomy</i>  | <b>€40,900 to €50,300</b>  |
| <i>Serious and permanent conditions<br/>(permanent colostomy)</i> | <b>€51,500 to €113,000</b> |

## **Bladder**

Bladder injuries, which mostly occur from blunt trauma, are more likely to occur when the bladder is full rather than when it is empty. When empty, the bladder lies behind the pelvis and is therefore well protected by the pelvis but when full, it rises up into the lower abdomen and becomes vulnerable to trauma. When empty however it is still vulnerable to injuries that result in fractures of the pelvis.

Bladder contusions are bruising of the bladder wall. These may sometimes be described as interstitial injuries. Minor bladder contusions require no specific treatment. If blood in the urine is present (hematuria), observation or catheterisation may be required. Severe contusions may even necessitate the use of an indwelling catheter for a number of days. Bladder contusions resolve without any residual urinary dysfunction.

|                          |                                    |                            |
|--------------------------|------------------------------------|----------------------------|
| <b>Bladder contusion</b> | <i>Substantially recovered</i>     | <b>€13,000 to €20,000</b>  |
| <b>Ureter</b>            | <i>Substantially recovered</i>     | <b>€16,600 to €26,400</b>  |
|                          | <i>Loss of function or removal</i> | <b>€18,400 to €107,000</b> |

## **Spleen**

The spleen is a commonly injured abdominal organ being particularly susceptible to blunt trauma, and motor vehicle accidents are the leading cause of spleen injuries.

The most common types of spleen injury are laceration and rupture. Rupture generally occurs at the time of accident but may also be a late rupture. Spleen injuries often occur in association with other injuries such as rib fractures but also frequently also occur in isolation.

|                               |                                    |                           |
|-------------------------------|------------------------------------|---------------------------|
| <b>Haematoma / Laceration</b> | <i>Substantially recovered</i>     | <b>€16,600 to €26,500</b> |
| <b>Total Loss</b>             | <i>Loss of function or removal</i> | <b>€50,800 to €53,200</b> |

## **Hernias**

A hernia is a forcible protrusion of a body organ or body tissue through another structure. Hernia as an injury in most cases will be encountered as a work related injury suffered through lifting.

An inguinal hernia is a herniation in the groin area and is the most common type of hernia; it may be unilateral or bilateral (one sided or both sides). Other types of hernia include femoral hernias, umbilical hernias, parumbilical hernias and ventral hernias.

A hernia may also be strangulated hernia (where the blood supply to the protruding organ or tissue has been cut off), obstructed (blocks the intestine), reducible (it can be reduced (pushed back) by manual manipulation) or irreducible / incarcerated (it cannot be reduced by manual manipulation and as such requires surgical intervention).

|                                   |                           |
|-----------------------------------|---------------------------|
| <i>Substantially recovered</i>    | <b>€11,000 to €19,900</b> |
| <i>Significant ongoing</i>        | <b>€18,100 to €72,200</b> |
| <i>Severe permanent condition</i> | <b>€64,700 to €76,000</b> |



## Leg Injuries

### Leg Amputations

Complicated traumatic amputations are ones involving delayed treatment, delayed healing or major infection. Some necessitate stump revision or develop phantom limb symptoms

|                                       |                             |
|---------------------------------------|-----------------------------|
| <i>Loss of both legs</i>              | <b>€130,000 to €180,000</b> |
| <i>Both legs below the knee</i>       | <b>€121,000 to €171,000</b> |
| <i>Both Feet</i>                      | <b>€103,000 to €162,000</b> |
| <i>One leg above the knee</i>         | <b>€104,000 to €136,000</b> |
| <i>One leg below the knee</i>         | <b>€94,600 to €127,000</b>  |
| <i>One Foot</i>                       | <b>€81,000 to €120,000</b>  |
| <i>Big Toe</i>                        | <b>€31,800 to €49,900</b>   |
| <i>Any Toe other than the Big Toe</i> | <b>€18,200 to €30,000</b>   |

### Hip/Pelvis

#### Soft Tissue

Like other sprains, hip sprains are sometimes classified in grades: mild sprains involve some stretching of ligaments, moderate sprains involve partial rupture of a ligament while severe sprains involve complete rupture of a ligament.

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>up to €23,300</b>      |
| <i>Significant ongoing</i>              | <b>€16,100 to €47,100</b> |
| <i>Serious and permanent conditions</i> | <b>€39,400 to €69,400</b> |

#### Dislocations

More serious injuries may involve an element of severe ongoing dysfunction as well as a high risk of degenerative change.

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€19,400 to €36,500</b> |
| <i>Significant ongoing</i>              | <b>€26,300 to €62,700</b> |
| <i>Serious and permanent conditions</i> | <b>€49,600 to €84,200</b> |

## **Fractures**

Where the fracture is isolated, i.e. fractured in a single place, prognosis is usually excellent and an assessment in the lower bracket would usually be appropriate. Serious and permanent conditions pelvic fractures such as those that involve fractures in more than one place and hence disruption of the pelvic ring are treated with external or internal fixation, via a laparotomy and will attract higher compensation. The fracture may involve complications, such as, as is quite common in males, injuries to the bladder and urethra. In females there can be a risk of complications in childbirth.

Other risks to be considered are degenerative changes and the possible need for future surgery, for example hip replacement, a higher compensation may be applicable.

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€19,600 to €35,300</b> |
| <i>Significant ongoing</i>              | <b>€26,700 to €77,200</b> |
| <i>Serious and permanent conditions</i> | <b>€49,600 to €87,200</b> |

## **Upper Leg (femur bone)**

### **Fractures**

Serious injuries include those where a risk of future arthritis exists and the level of that risk, the recovery period, treatment type and duration and what complications exist, for example fracture non-union or limb shortening. Fractures that involve a joint are usually considered more complicated than others due to the increased impact on limb movement.

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€19,600 to €35,000</b> |
| <i>Significant ongoing</i>              | <b>€26,700 to €60,000</b> |
| <i>Serious and permanent conditions</i> | <b>€49,200 to €79,800</b> |

## Knee

### Soft Tissue

Knee sprains are sometimes classified in grades: mild sprains involve some stretching of ligaments; moderate sprains involve partial rupture of a ligament while severe sprains involve complete rupture of a ligament. The majority of sprains require only conservative treatment and result in a complete resolution of symptoms with the Serious ruptures may result in surgical intervention and possible ongoing discomfort.

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>up to €28,400</i></b>      |
| <i>Significant ongoing</i>              | <b><i>€15,600 to €58,300</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€42,200 to €78,300</i></b> |

### Dislocations

Severity depends on whether the dislocation is reduced spontaneously or whether a closed or open procedure had to be performed. Complications such as nerve and vein damage may also arise

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>€17,000 to €35,500</i></b> |
| <i>Significant ongoing</i>              | <b><i>€23,300 to €65,400</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€48,600 to €84,500</i></b> |

### Fractures

More serious cases are those involving patella fractures where a severe level of ongoing disability exists, more common in displaced fractures. Displaced fractures usually require surgical treatment that may take a number of forms, including tension band wiring or removal of part or all of the knee cap (patellectomy).

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>€16,200 to €36,000</i></b> |
| <i>Significant ongoing</i>              | <b><i>€22,400 to €64,200</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€48,200 to €83,800</i></b> |

## Lower Leg (tibia and fibula bones)

### Fractures

This category includes fractures to both the tibia and fibula. A fracture to the fibula is usually not as severe as that of a tibia. Fractures that involve a joint are usually considered more complicated than others due to the increased impact on limb movement.

Complications may arise such as fractures of both bones, which may include vein damage, soft tissue damage, malunion, delayed union and non-union and joint stiffness at either the ankle or knee or both. Open fractures (where the bone(s) break the skin) may be further complicated by infection. Peripheral nerve damage (peroneal nerve) may also be associated with the fractures.

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€15,400 to €34,600</b> |
| <i>Significant ongoing</i>              | <b>€21,300 to €73,900</b> |
| <i>Serious and permanent conditions</i> | <b>€47,500 to €87,300</b> |

## Ankle (including Achilles Tendon)

### Soft Tissue

Any of the ankle/foot ligaments may be partially ruptured (sprained) or involve complete rupture of the ligaments. They may be injured in isolation, or together.

Both ankle and achilles tendon sprains are commonly classified as mild, moderate and severe. Mild sprains involve some stretching of ligaments; moderate sprains involve partial rupture of a ligament while severe sprains involve complete rupture of a ligament. More seriously, a complete rupture of the Achilles tendon may occur

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>up to €19,800</b>      |
| <i>Significant ongoing</i>              | <b>€10,000 to €49,400</b> |
| <i>Serious and permanent conditions</i> | <b>€37,200 to €70,400</b> |

## Dislocations

Ankle dislocations normally heal without ligament instability and generally have a good outcome with little, if any residual disability. Where the dislocation involves open wounds, infection is a constant concern and a considerable permanent disability may arise.

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€17,400 to €29,000</b> |
| <i>Significant ongoing</i>              | <b>€24,200 to €58,200</b> |
| <i>Serious and permanent conditions</i> | <b>€50,700 to €78,500</b> |

## Fractures

Three bones form the ankle joint; the distal (bottom end) tibia bone (known as the medial malleolus), the distal (bottom end) fibula (known as the lateral malleolus) and the talus bone (one of the tarsal bones in the foot). Fractures that involve the joint are usually considered more complicated than others due to the increased impact on limb movement.

The more severe injuries involve displacement and ligament damage (which may be treated with either open or closed reduction).

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€16,700 to €35,300</b> |
| <i>Significant ongoing</i>              | <b>€23,300 to €64,200</b> |
| <i>Serious and permanent conditions</i> | <b>€49,700 to €84,200</b> |

## Foot

Foot sprains can result from twisting motions or hyperextension forces. The mid-foot joints are the areas most often subject to sprains and strains. Foot sprains can be acute or chronic.

Foot sprains are treated with the application of ice, possibly the use of walking aids during the acute phase, physiotherapy, protective taping, anti-inflammatory medication and possibly analgesics for pain depending on the severity of the injury.

### Soft Tissue

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>up to €19,800</i></b>      |
| <i>Significant ongoing</i>              | <b><i>€10,000 to €49,400</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€37,200 to €70,400</i></b> |

### Dislocations

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>€14,000 to €25,900</i></b> |
| <i>Significant ongoing</i>              | <b><i>€19,700 to €55,400</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€46,100 to €75,900</i></b> |

### Fractures

Simple foot fractures, non-displaced and even some displaced often do not need reduction. Recovery is usually fully achievable but some are. Serious fractures are those where prolonged treatment, permanent disability and/or future complications such as arthritis exist.

|   |                                  |
|---|----------------------------------|
| <i>Substantially recovered</i>          | <b><i>€14,900 to €48,900</i></b> |
| <i>Significant ongoing</i>              | <b><i>€20,800 to €59,200</i></b> |
| <i>Serious and permanent conditions</i> | <b><i>€47,100 to €80,500</i></b> |

## Crush Injuries

A crush injury is a serious type of soft-tissue injury and may include fracture, vein and nerve damage.

Treatment of these major soft-tissue injuries may involve vein repair, nerve repair, debridement, repeated wound irrigations and skin grafts. Amputation may become necessary unless the neurovascular viability of the limb or part thereof is restored. Any associated fractures and other soft tissue damage such as ligament and tendon injuries will also require repair.

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€12,100 to €25,100</b> |
| <i>Significant ongoing</i>              | <b>€13,000 to €66,000</b> |
| <i>Serious and permanent conditions</i> | <b>€16,000 to €84,200</b> |

## Toes

### Dislocation

The majority of toe dislocations are relatively minor where reduction is achieved by manipulation and followed up with a period of foot immobilisation in a cast. If reduction cannot be achieved by closed methods, an arthrotomy (surgical opening of a joint) may be required to achieve reduction.

### Big Toe

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€11,400 to €31,100</b> |
| <i>Significant ongoing</i>              | <b>€12,600 to €34,900</b> |
| <i>Serious and permanent conditions</i> | <b>€20,300 to €41,700</b> |

### Toes

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€11,300 to €15,000</b> |
| <i>Significant ongoing</i>              | <b>€11,900 to €17,900</b> |
| <i>Serious and permanent conditions</i> | <b>€15,000 to €20,300</b> |

**Fractures**

Most toe fractures heal satisfactorily with conservative treatment. In some rare cases, surgical intervention is required, such as open reduction or a level of disability permanently may occur

***Big Toe***

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€11,800 to €16,700</b> |
| <i>Significant ongoing</i>              | <b>€13,200 to €24,700</b> |
| <i>Serious and permanent conditions</i> | <b>€20,800 to €32,300</b> |

***Toes***

|   |                           |
|---|---------------------------|
| <i>Substantially recovered</i>          | <b>€11,300 to €16,100</b> |
| <i>Significant ongoing</i>              | <b>€11,900 to €19,000</b> |
| <i>Serious and permanent conditions</i> | <b>€14,900 to €21,600</b> |