

Slipping and tripping costs us €65m a year

By Helen Bruce

SLIPS and slides – and one man being chased by a herd of cattle – ran up an astonishing €65million bill with the personal injuries board last year.

It brought to €530million the amount the Injuries Board has handed out since 2004.

Sprains are the most common cause of complaint, according to the latest figures.

One of the more unusual claims came from 'Mary' who was dancing at a wedding when her shoe got caught in the temporary floor.

She tripped and broke her left wrist, which kept her off work as an office administrator for three months. Mary, 45, received €37,000 for loss of earning and expenses.

And Tom – full identities are concealed – a caretaker in his late 40s, was attacked by escaped cattle while walking his dog. He was injured in his chest, arms, wrists, back and shoulders and said he could not resume his beloved football and gardening.

However, within nine months of applying on the injuriesboard.ie website, he was awarded €19,000.

Daniel, a dentist in his late 50s, slipped on a wet floor as he left the Jacuzzi in a leisure centre. Because he twisted his left ankle and left knee, he couldn't walk for two weeks, and had side-effects for four. But he is now back swimming and hill-walking, yet he was given €28,000 in general damages plus extra to cover his expenses.

John, an apprentice mechanic in his early 20s, was a passenger on a bus when it stopped suddenly, throwing him across the bus. He sustained soft tissue injuries to his lower back. Within nine months he

was awarded €8,500, plus costs.

More than twice as many women, 70 per cent, were granted awards, and 54 per cent of public liability accidents happened in privately owned areas, the figures show. Almost one in four (24 per cent) were in a retail or shopping outlet, one in five (19 per cent) in a pub, nightclub or restaurant, and 13 per cent in leisure facilities like sports clubs, gyms and cinemas.

Patricia Byron, chief executive of Injuries Board.ie said that during the recession many firms may be tempted to cut their spending on safety but 'that kind of approach can backfire, particularly, if you operate in a competitive and accident-prone sphere such as retail.'

She noted that consumers must also take responsibility for accident prevention and be vigilant to the risks they face. Injuries Board.ie is an independent statutory body that assesses the amount of compensation due to a person who has been hurt in a motor crash, an accident at work or under public liability.

It was established in mid-2004

after insurance companies claimed that lengthy court cases and high awards were the cause of huge the premiums their customers face.

The board removes the need to employ expensive legal teams.

It costs €50 to make a claim, plus the cost of a medical assessment, which will be refunded if an award is made.

The amount it pays out in a claim is assessed on the same basis as claims for pain and suffering would have been in court.

Expenses, such as medical expenses or loss of earnings, are paid on top of this. And the compensation is normally paid by a person or company's insurer – when ordered to do so by the injuries board.

However, some larger companies, such as supermarkets, may be self-insured, so they make the payments from their own accounts.

Since it was set up in mid-2004, to the end of 2008, the board has made 23,500 awards, amounting to almost €530million in financial compensation.

helen.bruce@dailymail.ie

WHERE MOST OF THE ACCIDENTS HAPPEN

CAUSE OF ACCIDENT	% OF AWARDS	CAUSE OF ACCIDENT	% OF AWARDS
Slips, trips and falls	67	Burns/scalding	2
Falling objects	11	Animal	2
Machinery	5	Poisoning/food	1
Cut	3	Reaction	1
Assault	2	Other	6