## Severe arm injuries suffered in automobile collision dramatically limit personal services worker

Esthetician, sole provider for family, unable to work for months, will be permanently limited

One day in November 2021, Nancy Jones (not her real name) was driving north on a state highway in Volusia County, Florida. As she approached an intersection to continue north through a green light, another car traveling southbound abruptly turned left across Nancy's right-of-way path. The two cars collided, and all airbags deployed in the force of the collision. Both vehicles were severely damaged. Nancy immediately felt excruciating pain in her right hand, and in just minutes it appeared deformed and swollen. It was immediately clear that the other driver was responsible for the collision.

Witnesses called emergency responders. The medics administered medication to relieve Nancy's pain and rushed her to a nearby hospital where she was x-rayed. Her right hand (dominant) and ring finger were fractured. Just over a week later, an orthopedic surgeon performed surgery on Nancy's right hand. He directed her to strictly avoid weightbearing with her right arm and prescribed a custom-fit orthosis. He also prescribed an active therapy program for her hand involving range-of-motion and strengthening exercises as well as scar massage to reduce stiffness and pain. Nancy was meticulous in following the doctor's orders.

Not only did the car crash cause Nancy severe physical damage, it also dramatically impacted her professional and personal life. Nancy worked as a lead esthetician performing facial treatments and facial massages to clients at a local spa. Such work required full use of her wrists and hands. She received an hourly wage, plus additional fees and gratuities for her work. Her surgeon's diagnosis reported a 20% to 30% permanent loss of mobility

in Nancy's right arm. From November to February (the busiest and most profitable time of the year), she could not work at all. Nancy, a single parent and sole provider for her two daughters, was responsible for all of the family's living expenses – food, clothing, mortgage, utilities, and every other household expense. She now had no income at all.

Prior to the crash, Nancy was very active - at home, at work, and in every other way. She exercised regularly at a local gym, performed yoga, drove her car around town, cooked and cleaned for her girls, and enjoyed physical activities. Her injuries limit her ability to do yoga movements. She has great difficulty cooking (cannot easily open containers nor chop and cut food for meals). She finds herself much more stressed, anxious, and physically drained. She is self-conscious of the ugly and sensitive scars on her right hand and suffers depression and symptoms of posttraumatic stress disorder. Medical bills were continuing to climb.



**Karen Terry**. After her investigation of the crash and the impact caused by Nancy's injuries, Ms. Terry was able to negotiate a confidential settlement with the insurers for all available coverage. Nancy will still require therapy and suffer further discomfort, but the settlement will help sustain the family until Nancy can return to active employment.



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