

Receive up to \$3,500 in benefits  
for minor physical and emotional trauma and up to  
\$50,000 if you have major trauma



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## INTRODUCTION

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Did you know that many people have been injured in a motor vehicle accident.

In 2012, Transport Canada reported that over 122,000 people suffered trauma because of a car accident. These injured range from emotional, minor and even severe injuries. Many of these types of injuries can be treated through alternative forms like hypnotherapy, chiropractors and osteopaths.

This ebook will explain how your injuries can be treated and how we can identify the trauma that your body has suffered even though it may not have yet manifested itself.



# CHAPTER 1

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## *Benefits following a Motor Vehicle Accident*

Did you know that if you suffer physical, structural or emotional injuries in a motor vehicle accident in Ontario you are eligible for a variety of benefits? Whether you are the driver, passenger, a cyclist or pedestrian.



These benefits include:

- **Medical and rehabilitation:** This benefit pays for medical treatments and rehab. It will cover treatment for physical and structural injuries along with any emotional trauma and PTSD.
- **Income Replacement:** Compensation for lost income.
- **Non-earner:** If you are completely unable to carry on a normal life and do not qualify for an Income Replacement or Caregiver benefit this will help to support you.
- **Caregiver:** If you are a main caregiver for another person in your home and are unable to continue as that caregiver this benefit will pay some of the expenses associated with alternate care for that person.

- **Attendant Care:** If you need an aide or attendant to look after you, this benefit compensates you for some of the expense.
- **Compensation for Other Expenses:** There are often other costs associated with injuries following a motor vehicle accident; such as the cost of family visiting you during treatment or recovery. It may also pay for some housekeeping and home maintenance, the repair or replacement of some items lost or damaged in the accident, and some lost educational expenses.

### *How much can I receive?*

The maximum amount for any minor injury is \$3500. This is sufficient for most injuries.

If you are considered to have suffered major injury you may be awarded \$50,000.

There are very clear guidelines on what qualifies as major injury. Your assessor will advise you on whether you would qualify.

### *What happens if there is no insurance for the vehicle responsible?*

You may be entitled to obtain accident benefits from Ontario's Motor Vehicle Accident Claims Fund (MVACF). More information can be found here

<https://www.fsco.gov.on.ca/en/auto/mvacf/Pages/default.aspx>

### *Are there any time limitations*

Yes, you have 2 years from the date of the accident to contact your insurer and file a claim. If it has been longer than this time period then a personal injury lawyer may be able to bring a claim for you.



## *How do I make a claim?*

Claiming after an accident is actually very straight forward.

1. Firstly you need to contact your insurance provider, let them know you have been injured and obtain an injury claim number. This is different from the claim number for damage to your vehicle. You will also receive the name and contact details for your claim adjuster and they will send you an Accident Benefits Application Package.
2. Next you need find a clinic that provides assessments for victims of motor vehicle accidents. There is a public registry of licensed facilities providing services on the FSCO website.  
<http://www.fSCO.gov.on.ca/en/service-providers/Pages/public-registry.aspx>  
You can search by your town and may want to consider the range of services available at each clinic.  
Some clinics, such as **Ottawa Holistic Wellness**, provide many services, all conveniently situated in one location. This ensures a holistic, integrated approach to your treatment.
3. Having chosen your clinic you attend for an assessment. The assessor can help you with the necessary paperwork and will work with you to plan the first block of your treatment. They will submit this to the insurance for approval.
4. Once approval is received all you need to do is come for your treatments, the clinic will direct bill the insurance for the sessions.
5. You will be reassessed after each block of treatment and a further block will be submitted as needed up to a maximum amount.

If you would like to know more, contact Ottawa Holistic Wellness and one of our experienced assessors will be pleased to help.

There is also more information on the FSCO website.

## About the author

Sue Taylor is co-founder and Clinic Director at Ottawa Holistic Wellness. She also works as a Natural Allergist and Energy Healer



Sue Taylor  
Natural Allergist and Energy Healer

## CHAPTER 2

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### *Medical Treatments and Rehabilitation after a Motor vehicle Accident*

So, you have been involved in a car accident?

Did you know that following a motor vehicle accident you may be eligible for up to \$3500 for minor injuries and \$50,000 for major injuries? This will cover medical treatment, rehabilitation and a number of other benefits.

You are likely suffering from soft tissue injuries, sprains and strains, bruising, whiplash or head injuries such as concussion. You may also have broken a bone and suffered emotional trauma.

In order to achieve as full a recovery as possible it is vital that you address these physical and emotional injuries. Even if you feel just fine immediately after the accident, you may actually have suffered injuries.

### *How soon after the accident should I come for treatment?*

Ideally you will seek treatment as soon as possible after your accident. However, It is common for injuries to only become noticeable days or even weeks after the accident. Many people experience symptoms that develop slowly and that they therefore do not associate with the accident. A visit to an experienced assessor will help you to determine whether you have sustained any physical injury, or would benefit from counseling and emotional support. A visit to an experienced assessor will help you to determine whether you have sustained any physical injury, or would benefit from counseling and emotional support.

When considering where to seek treatment for your injuries you may want to consider what services the facility offers. Many will provide chiropractic combined with massage, some are purely physiotherapy clinics. You will receive more cohesive and holistic care if you choose a clinic which offers more than just one type of physical treatment and can also addresses any emotional trauma. A single assessor will then be able to handle your treatment plan ensuring a holistic, integrated approach.

## *What injuries can you treat?*

Treatments will address any physical and structural injuries, and also any emotional trauma.

Common injuries caused by a car accident are:

- Concussion, Headaches, Migraines
- Whiplash and Neck injuries
- Neck and Shoulder pain
- Disc injuries
- Low back pain, Sciatica
- Sprains and Strain, Soft tissue injuries
- Muscle spasm
- Joint injuries
- Restricted range of motion
- Nausea, Difficulty swallowing
- Digestive changes including diarrhea and constipation
- Anxiety, Insomnia, PTSD



These can be treated using a combination of the following services:

- Chiropractic care
- Osteopathy
- Massage Therapy
- Acupuncture
- Craniosacral Therapy
- Naturopathic Medicine
- Physiotherapy
- Psychotherapy
- Counseling and Social Work.

Ottawa Holistic Wellness provides almost all of these services, conveniently located under one roof and has a number of experienced assessors to provide you with the best of care.

### *Your treatment plan*

In the acute stages immediately following the accident gentle techniques are advised. The body is already inflamed so using any deep tissue work or forceful adjustments will only aggravate the problems.

Chiropractors can use subtle techniques to rebalance and align your bones and joints, and cranial techniques applied by a Craniosacral massage therapist or cranial osteopath can be very beneficial. They use gentle, subtle hands on techniques to release tensions, rebalance the tissues, increase circulation and reduce swelling.

Naturopathic medicine can be used to reduce inflammation in the body through diet and supplementation with natural products, helping to eliminate the need for strong medications.

As your injuries respond to treatment, the use of deep tissue work performed by a massage therapist or osteopath will break down any scar tissue, increase range of motion and allow the muscles and soft tissue to begin to function more normally. Osteopathic practitioners and craniosacral therapists can also work with your viscera, the membranes supporting your internal organs, releasing any adhesions and allowing them to function in a more optimal manner.

Head injuries, including severe concussion, can be treated using cranial techniques performed by an osteopath or craniosacral therapist. They will release pressure and tension in the bones of the head, the spine and the sacrum.

### ***Rehabilitation***

This part of your recovery requires you to be an active participant; the results are in your hands. It involves stretches and strengthening exercises. Osteopaths and physiotherapists will show you how to perform these, but they cannot do them for you.

The more work you put in, starting immediately following your accident, the better your recovery will be.

### ***Emotional trauma***

Being involved in a car accident, even a minor one, can leave you with emotional trauma causing flashbacks, anxiety, difficulty sleeping, nightmares, and possibly PTSD.

Often people do not want to acknowledge these symptoms and will avoid seeking help. They are, however, injuries just as real as your physical ones and need to be addressed.

Your assessor can advise you on which approach would be beneficial for treating these issues.

For more information, or to talk to an experienced assessor, please contact Ottawa Holistic Wellness.

## **About the author**

Sue Taylor is co-founder and Clinic Director at Ottawa Holistic Wellness. She also works as a Natural Allergist and Energy Healer



Sue Taylor  
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## CHAPTER 3

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### *Treatment for Whiplash*

In any circumstance, motor vehicle accidents can lead to an array of symptoms that vary in severity, length, and prognosis. This depends on the nature of the accident and the uniqueness of the driver. Although the outcome of each accident is different, physical symptoms almost always occur and physical therapies are needed to help you return to your pre accident self.

Some good news is that, according to Transport Canada's National Collision Database, every year the number of fatalities and serious injuries on Canada's roads continues to decrease despite the fact that the number of vehicles continues to increase.

Despite this positive trend, thousands of Canadians still suffer days, months and even years after an accident.

How quickly people get better depends on a multitude of factors. For example, age, sex, vehicle damage, symptoms and concurrent physical therapy all play a role in the prognosis of an injury. Seeking manual treatment after your accident may help you recover faster and more completely.

One of the most common outcomes of a motor vehicle accident is whiplash. Whiplash refers to damage and strain of the neck musculature and surrounding tissues. Whiplash most often occurs in an accident when the vehicle is hit from behind or the side. In this case, the neck is thrown forward, and then back, then forward again. This can cause the neck to become very sore, stiff and limit range of motion. It is important to note that whiplash injuries can also happen in other ways. For example, sport trauma, physical abuse, falls and other things can also lead to a similar cluster of symptoms.



Specific symptoms of whiplash include; sore/stiff neck, shoulders, and upper back, headaches, dizziness, numbness and tingling into the arms or hands and even nausea.

Most often whiplash symptoms do not appear until 24-48 hours after the accident. Often people are in shock immediately following the traumatic experience and fail to report their pain. If you feel extreme neck pain a few days after an accident, report it to your car insurance company and health provider.

Symptoms can last for weeks and even months so the sooner you seek help, the faster you will get relief. Do not ignore whiplash symptoms.

Whiplash is diagnosed using a scale of Grade 0 (no complaints or physical signs) to Grade 4 (fracture or dislocation). The good news is that most whiplashes are not serious and can be treated.

Your doctor may prescribe you pain medication; however there are also several alternative therapies that can be effective at relieving pain and ultimately help you through the healing process. For example, chiropractic care, massage therapy, acupuncture, osteopathy, physiotherapy and active rehabilitation are all great avenues to explore throughout your recovery. These therapists are trained professionals who can help you reduce pain and regain strength/mobility.



## *Preventing Whiplash*

In order to prevent whiplash from potentially occurring in a motor vehicle accident, you should properly adjust the height of your car headrest. This will help reduce potential forces that your neck may experience.

Have a look at your headrest; the top of your head should be in line with the top of the headrest and there should be no more than 2 to 5 cm between the back of your head and the headrest.

Being in a motor vehicle accident of any severity is stressful. Make sure you seek the proper care in order to prevent any further pain or long-term complications. And always remember to wear your seatbelt!

## About the author



Stacia Kelly  
Chiropractor

Dr. Stacia Kelly is a chiropractor and acupuncture provider at Ottawa Holistic Wellness, located in the centre town Ottawa. The clinic has over 15 different wellness practitioners. They work as a team, and consider individual's symptoms to provide a truly holistic approach. This enables them to identify and treat the underlying causes of your health concerns to give deep, long lasting healing.

## CHAPTER 4

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### *Inflammation and your injuries*

Motor vehicle accidents can change your life in an instant. One moment you are driving to your destination and the next, impact occurs. In the days and weeks following, sleeping problems, digestive issues, brain fog, difficulty concentrating, headaches and certainly body aches and pains are the most troublesome symptoms. For some, these troubles can become chronic and make daily tasks or return to work a challenge.



### *Internal trauma*

During a motor vehicle accident, the mechanics occur when your car is struck, or your car hits something. The car stops very suddenly. Your seatbelt does help your skeletal system stay in place, but the head, arms, legs continue to move until something stops them, and they rebound back. Furthermore, your internal organs keep moving forward until your skeletal system stops them and they too will rebound back, this can cause instant flares of inflammation throughout your joints and internal organs.

### *Common Symptoms*

Head and neck pain, shoulder pain, low back pain are all common symptoms after a motor vehicle accident.

Headaches, brain fog, vision problems are more subtle symptoms of inflammation but can be, at times, the most debilitating. Knowing that inflammation can be obvious with acute localized pain, you get checked at the hospital for various major injuries. Once major injuries are ruled out, you are often left with discomfort and a feeling of being unwell. Conventional pain medications may be prescribed to help reduce the pain, but unfortunately they aren't always useful in healing the tissues and joints that may have been involved.

### *Natural Healing*

Using natural herbal remedies can help reduce the inflammatory molecules being formed in your body while giving your body the opportunity to heal with fewer side effects. It is also important to start more physical rehabilitation including acupuncture, chiropractic, massage or osteopathic treatments to help heal the underlying causes of tissue and joint inflammation and pain. This combined approach helps you to actively heal from your motor vehicle accident and to help restore health to your body.



## About the author

Dr. Josée Boyer is a board certified bilingual Naturopathic Doctor. She earned a Bachelor of Science degree (Biomedical Sciences) from Laurentian University, in her native Sudbury, Ontario before pursuing her naturopathic medical training in Toronto.



Josée Boyer  
Naturopathic Doctor

## CHAPTER 5

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### *Can hypnosis really help with pain management?*

Pain is an important indication that some part of our body needs attention. Once you discover what is wrong, the pain might no longer be necessary.

So what do you do if it just won't go away?

Pain serves a vital purpose in keeping us safe and in allowing us to minimize damage to our bodies (i.e. rapidly removing our hands from a hot burner or as a reminder to take it easy while recovering from an injury. Unfortunately, all too often, pain outlives its usefulness. If you are a chronic pain sufferer, you may wish to see a hypnotherapist.

Working with a hypnotherapist can help you to decrease discomfort and live better. For some clients, this seems both almost magical and impossible. While there is no magic involved, it is completely possible to use hypnosis to eliminate and/or minimize the perception of pain.

Before beginning with a hypnotherapist, it is important that underlying causes be first addressed by a medical professional to ensure that the pain is not indicating other issues that need attention.

Hypnosis for pain management is the ultimate example of the mind-body connection. Pain is a subjective experience; it is how we interpret the signals from our body that determines how severely we experience the pain. The hypnotist can help you interpret the signals differently, in some cases turning them off completely, and help reduce the stress and fear surrounding the pain. Just as stress can increase the intensity of pain, new coping mechanisms can help reduce the severity of the pain.

The hypnotist may use imagery, which is known to stimulate the release of endorphins, or other techniques to create a state of relaxation that can help alleviate your symptoms. Several conditions, such as Irritable Bowel Syndrome, chronic back pain or migraines, can be exacerbated by tension in your muscles. An analogy of this approach is how a needle hurts a lot less when your muscles are relaxed.

Hypnosis can also allow you to be distracted, create a time distortion (so time does not seem so long) or to basically put yourself into a trance during medical procedures to enhance your level of comfort. It can increase your confidence in your ability to handle the situation, which will decrease your stress level.



Some interesting examples of hypnosis for pain management:

- In the 1800's, James Esdaile used hypnosis as his only anesthetic in performing hundreds of operations, including amputations, in a Calcutta prison.
- In 2003, David Suzuki had a one-hour special entitled "Hypnosis, a Window into the Mind", in which he highlighted a hospital in Liege, Brussels that performed over 3500 surgeries using only hypnosis for anesthesia. In only 18 of those surgeries, did they have to use general anesthesia.

If you suffer from ongoing chronic pain, talk to your medical team about getting a referral for hypnosis.

Visit my site [www.derrickbarnes-hypnotist.ca](http://www.derrickbarnes-hypnotist.ca) for more articles, including the use of hypnosis and pain control for colonoscopies, cancer patients, burn clients, teeth grinding/TMJ)

## About the author

Derrick Barnes, RSW, Certified Clinical Hypnotherapist, uses the latest techniques and evidence-based research to help you focus on reaching your goals. His approach combines coaching techniques, solution-focused brief hypnotherapy, and mindfulness.



Derrick Barnes  
Hypnotherapist and Social Worker

## CHAPTER 6

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### *When symptoms do not respond to treatments - are you addressing the right factors?*

According to a report produced by Transport Canada, in 2012, 122,000 people suffered a personal injury resulting from a Motor Vehicle Accident (MVA), and 10,000 people suffered serious injury. A common injury from MVA is whiplash.

A recent review of current treatments of whiplash found that many were ineffective. Below are a number of quotes from the paper which highlight its findings:

*“Exercise and mobilization programs for acute and chronic WAD had the strongest supporting evidence, although many questions remain regarding the relative effectiveness of various protocols.”*

*“For the treatment of acute whiplash, there was strong evidence to suggest that not only is immobilization with a soft collar ineffective, but it may actually impede recovery.”*

*“While there was also evidence supporting the use of pulsed electromagnetic field therapy and methylprednisolone infusion, the evidence was insufficient to establish the effectiveness of either of these treatments.”*

*“Although some evidence was identified to support the use of interdisciplinary interventions and chiropractic manipulation, the evidence was not strong for any of the evaluated treatments.”*

*“Sterile water injections have been demonstrated to be superior to saline injections; however, it is not clear whether this treatment is actually beneficial.”*

*“There is contradictory evidence regarding the effectiveness of botulinum toxin (botox) injections, and cervical discectomy (removal of a disc) and fusion (of the vertebrae).”<sup>1</sup>*

### ***Why are current treatments so ineffective?***

Current treatment of whiplash has a heavy bias towards physical therapy. While there is no doubt that whiplash does present with physical symptoms I propose that this approach fails to take account of possible underlying problems that may be holding back healing. With this in mind, when considering a treatment plan for somebody with an injury it is important to take account of:

1. Any physical injuries that were the result of the accident e.g. fractures, disc herniations or prolapses (slipped disc), ligament or tendon tears.
2. Any pre-existing conditions or injuries that may affect healing.
3. Any conditions that may have been triggered by the accident that may affect healing.
4. Status of lifestyle factors leading up to and after the accident including sleep patterns, relaxation practices, exercise and movement activities, quality of diet, stress and support system.

When considering the research, it would seem that the reason why current physical treatments appear to be so ineffective is that they fail to pay much attention to factors 3 and 4.

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<sup>1</sup> A research synthesis of therapeutic interventions for whiplash-associated disorder (WAD): part 5 - surgical and injection-based interventions for chronic WAD.

## *Lifestyle factors*

Scientific and clinical experience has taught me that lifestyle factors are an important determinant of overall health. These factors which I like to call the pillar of health include:



- Sleep
- Exercise
- Diet
- Stress
- Social Support

Ensuring that these factors are as balanced as possible is vital if the body is going to heal.



### *Physiological changes triggered by the accident*

A motor vehicle accident may trigger physiological changes to your digestive and immune system that can hinder recovery.

Concussion has been shown to cause reduced intestinal permeability (IP) or leaky gut. IP is associated with the development of food sensitivities, autoimmune diseases, and inflammation.

A motor vehicle accident is a stressful event. Stress has also been linked to decreased intestinal permeability, reduced gut immunity, decreased stomach acid and reduced gut motility, all causing poor digestive function and inflammation.

An efficiently working digestive system is vital to good health and an effective immune system for healing.



### *In conclusion*

If you are struggling with injuries from a motor vehicle accident that are not responding to physical treatment then you are not alone. Considering a broader approach to your symptoms, one that looks at underlying factors and conditions, such as Functional Medicine, might lead to a better outcome.

## ***Disclaimer***

This ebook is for informational purposes only, and is not intended to provide medical advice, diagnosis or treatment. If you have been injured or are experiencing health issues it is important that you seek advice from a health professional.

## **About the author**

Dominick Hussey, Osteopathic and Functional Medicine Practitioner, osteopathy, functional medicine with nutrition and lifestyle counselling in his practice, and strongly believes that healing is a process in which the patient must take an active role. He has become disillusioned with modern approaches which simply provide a band-aid approach to mask and temporarily relieve symptoms. His passion is in determining the real, underlying cause for your symptoms and in so doing to bring about true, deep, lasting healing.



Dominick Hussey  
Functional Medicine Practitioner, Osteopath