



Get Your Premium's Worth

I was struggling to find a topic for this column until a few weeks ago when it hit me—"it" being a big black truck. As the other guy's insurance adjuster seems to view it, the poor guy was minding his own business, heading straight through a red light from the right turn lane, when I ran a green light and rammed into the front of his truck with the side of my car. (This couldn't have upset the guy too much, however, since he didn't feel the need to stop after the accident.) But there is a plus side to my ongoing debate with the insurance company—I no longer feel that lawyers are the lowest form of life. In fact, for the first time in my life, I'm even doing business with one.

The point is, you often have to fight to get the insurance reimbursement you deserve, even if you are clearly in the right. This is especially the case with work-related injuries. Insurance companies are likely to only take macho-sounding injuries seriously ("torso bisected by acetylene torch") while downplaying the real risks you are likely to encounter at your desk job. Below is just a small sampling of documented hazards likely to be ignored by your employer's insurance policy.

Eyeball hyperextension – occurs when a colleague makes a sincere but unusually clueless statement such as "All we need now is the unanimous and continued support of upper management . . .," causing you to involuntarily roll your eyes violently. The strain can be especially severe if there's a follow-up statement such as "... and as long as we receive adequate funding throughout the life of the project."

Spinal reverseitis – caused by bending over backward too far and too often for irritating clients or sponsors. The same events also often provoke **involuntary facial ticks**, a nerve-related disorder seen after hours of having one part of the brain force a cooperative smile while the rest of the brain sends signals for a bitter sneer. Also frequently seen in concert with various mouth injuries that result from biting one's lips or tongue to hold in politically unwise comments.

CRL ALT DEL strain – an inflammation of the right index finger and left middle and index fingers caused by having to reboot too frequently due to freeze-ups in the computer or network. Can be cured only with daily therapy and prolonged exposure to a Mac or UNIX environment.

Athlete's scalp – a fungal rash caused by individuals who step on your head on the way up the promotion ladder, then keep one foot there to prevent your ascension. Irritation can persist for years, only to go away immediately when the irritant is removed due to a gloriously satisfying fiasco.

Irony poisoning – a blood illness believed to be caused by absorbing ink while clipping out multiple Dilbert comics to pin to your cubicle wall. Some, however, believe it is strictly an environmental disorder. Symptoms include increased sarcasm, guilt-free unproductivity, and the tendency to spend inordinate amounts of time blaming everything that bothers you, including El Niño, on your superiors.

Realignment whiplash – neck pain caused by having a new boss blast in and immediately try to change everything before being quickly reassigned. Fortunately, ill effects in most organizations have long been minimized through the widespread use of a special neck brace available from MSQ (Maintain Status Quo), Inc., maker of the popular *Process-Proof Vest*.

Bladder distension angina – occurs in morning meetings dominated by people who have much more time to kill—and much less coffee in their systems—than you. However, this disorder is often intentionally self-inflicted for afternoon meetings as it is preferable to **involuntary nasal impact syndrome**, a painful and embarrassing disorder caused by a combination of heavy lunch, boring subject matter, lights dimmed for presentations, and hard table surfaces.

The insurance industry won't take these disorders seriously until more of us file claims. However, they won't reimburse you without a "cost code" for your injury, and they'll create that code only when there is a statistical basis for one. Therefore, I recommend filing six or seven claims per day. But I have deep and abiding faith the industry will one day acknowledge these disorders; based on my experiences, they will then settle your claim faster than you can say "after continental drift pushes California within spitting distance of downtown Sydney." – Lorin May

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