

Concussion

Guidelines to consider before accepting Cover



Considerations when accepting cover for Concussion

A claim for concussion is received via an ACC45, ACC18 or ACC32.

The following criteria should be met before accepting cover:

- has been submitted within 3 months of the date of injury.
- 'Concussion' or 'mild traumatic brain injury' has been diagnosed in the medical records by the treating doctor within 48 hours of the initial accident:
- The medical records contain supportive clinical information as follows:
 - o There is a plausible mechanism of injury (e.g. significant blow to the head)
 - o Medical records refer to concussion symptoms being experienced by the client in the hours (not days) following the accident (at least ONE of):
 - reduction or loss of consciousness (LOC),
 - loss of memory for events before the injury ('retrograde amnesia') or after the injury ('anterograde' or post-traumatic amnesia (PTA))
 - confusion/disorientation
 - GCS (Glasgow Coma Score) < (less than) 15

AND, there is NO mention of other influences such as alcohol, drugs, medication issues, or acute psychological or medical illnesses in the medical records.

If the symbol 'Ø' is in the medical records, this means 'No'.

For example, 'ØLOC/PTA' = 'no LOC/PTA'.

NOTE: Post-concussion syndrome is NOT the same thing as Concussion. Cover for 'post-concussion syndrome' should not be approved without seeking internal guidance ([\(NGCM\) Seek Internal Guidance](#)) first.

Use 'S60 Concussion' when accepting cover on the claim.