James, a carpenter, was working on a home his company had built. He was doing some repairs to a skylight when the structure crumbled beneath him, and James fell to the ground.

“I don’t really remember the fall,” said James. “I woke up in the hospital a couple days later. They said that I’d fallen 20 to 25 feet and suffered a spinal cord injury and that I’d be paralyzed from the waist down.”

Though he would never walk again, James was determined to find a way to keep moving. He went to therapy and learned how to sit up again.

James worked with Accident Fund Insurance Company of America’s in-house team composed of nurse case managers and a full-time medical director. They arranged for James to see an orthopedic surgeon, attend therapy three times a week, and then see a vocational therapist to help him find a job he could do in a wheelchair.

**Regaining Independence**

Accident Fund set the wheels in motion for James’ recovery and provided him with wheels of his own.

“I don’t really remember the fall. I woke up in the hospital ....”
“Accident Fund got a van for me, so I was able to be independent,” said James. “I could drive around and take care of my business and not have to wait for someone to pick me up or take me somewhere, which was a big aid in helping me get a job and get back to work.”

Although James cannot walk or return to his previous job as a carpenter, he found new work and credits Accident Fund for getting him the assistance he needed.

“It was that extra mile that they took as far as getting me back to work and getting me back [to being] active,” James concluded. “Being back to work, I’ll probably suffer less medical issues [as a result of] being mobile all the time and always out and about.”

Appreciating the help he received, James acknowledges the importance of having workers compensation coverage: “I’m very thankful that the contracting company I worked for had workers comp insurance and that Accident Fund happened to be the workers comp insurance that they had purchased at the time.”

Accident Fund is one of the nation’s leading workers compensation insurance organizations. James, an actual Accident Fund claimant, shared his story about his workplace injury and how Accident Fund helped him through his recovery process. For more information, visit AccidentFund.com.