

CTP PERSONAL
INJURY CLAIM
INFORMATION KIT

AAMI



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Your road to recovery starts here

At AAMI, we understand the difficulties that are facing you during this period. Which is why we're doing all we can to manage and resolve your claim as quickly as possible. Throughout this process, we will keep you fully informed and up-to-date on the progress of your claim.

To ensure your claim gets the personal attention it deserves, we have assigned an AAMI Staff Member to work specifically on your claim.

If you have any queries or concerns regarding your claim, please don't hesitate to contact AAMI at anytime during office hours.

We take our commitment to you seriously and we look forward to assisting you every step of the way to your recovery.

What should I do now?

What should I do now I have lodged my claim?

If you require medical treatment, please see your Medical Practitioner and advise AAMI immediately.

Can I choose my own doctor?

Yes. The choice of doctor is completely your own. Your own doctor might refer you on to other specialists – but the choice of whom you attend remains yours.

Will I have to see an AAMI doctor?

Occasionally AAMI may ask you to be assessed by an independent medical specialist. If we do this, we will make the arrangements well in advance and consult you. We will pay for any reasonable expenses relating to your visit.

What if I need an Interpreter?

If you need an interpreter for one of our medical appointments or for an interview, we will arrange and pay for this.

Will I need to see a Solicitor?

No, unless you prefer it to be that way. Some complex claims may require legal opinion, however the majority of claims are straightforward and the CTP scheme has been set up to resolve claims without the need to go to court (see the section “*Problems or Disagreements*” in this document).

What if I have any questions?

If you have any questions about your claim, or about the CTP scheme, please call your Claims Representative. You will be provided the name of the individual person managing your claim over the coming days.

Our commitment to you

We understand that this might be a difficult period in your life, so our staff will treat you with the respect and consideration you deserve.

What am I covered for?

When will my medical bills be paid?

Before AAMI can start paying your medical bills, we need to confirm that the vehicle we insure was the vehicle "at fault". To establish who was at fault, we need to obtain information from you, the driver of the vehicle we insure, from the police and possibly other witnesses. Gathering this information can sometimes take a few weeks.

If we confirm our driver was at fault, you will be covered for all reasonable and necessary medical treatment for the injuries you have received in the accident.

What does "reasonable and necessary" medical treatment expenses mean?

We consider reasonable and necessary medical treatment expenses to be all accounts or receipts for treatment that are;

- Properly verified

- Relating to injury caused by the insured owner/driver

- Medically supported by a General Practitioner, Specialists and/or Independent Specialists

- Supported by other relevant and objective information

- Competitively priced

Am I covered for past loss of wages?

If the injuries sustained in the accident prevent you from returning to work, you may be entitled to compensation for lost earning capacity (after tax).

How is my claim processed?

What happens after I lodge my claim form?

A Rehabilitation Assessor will contact you to discuss your treatment and rehabilitation. We will then assign your claim to a Claims Representative, who will manage your claim.

What happens after I lodge my Accident Notification Form (ANF)?

By lodging an ANF you may be able to claim up to \$5,000 for your treatment and past loss of earnings, without having to lodge a Claim Form. The treatment expenses can be claimed immediately after you have successfully lodged the ANF. You must lodge an ANF within 28 days of the accident. Your GP will need to complete the medical certificate that is part of the form.

Who looks after my claim?

The name and direct phone number of your Claims Representative will be provided shortly. Our claims staff will maintain open communication with you at all times. They can answer any questions you have about your claim, so please feel free to contact us.

Are claims investigated?

Yes. We may need to obtain information from the person we insure, witnesses, your employer, Police, Medical Practitioners and additional information from you. Sometimes accident circumstances are not very straightforward and collecting all this information can take time.

When will my claim be resolved?

This depends on your injuries, and your individual circumstances. Some claims are resolved after only a few weeks, however serious injuries and complications may delay resolution of your claim for several years. For more information on the resolution process, please see the section "*Finalising your Claim*" in this document.

Does having a solicitor change things?

If you have appointed a solicitor, the solicitor acts on your behalf for a fee. Therefore, if you call us, we can only give you limited information and we will refer you to your solicitor.

Where can I find out more?

If you want to know more, please contact us on 132244, or the Motor Accidents Authority (MAA) Claims Advisory Service on 1300 656 919.

Problems or Disagreements

We don't want a misunderstanding to become a problem. If you have a concern, either you or your representative can speak with your Claims Representative (the person at our office handling your claim) and let them know. Most of the time, the matter should be able to be resolved immediately.

If you prefer, you can speak to a Team Leader who will discuss the matter with you and attempt to resolve your concerns:

What if I still do not agree with the decision?

You can refer it to the CTP Consumer Appeals Service.

The Consumer Appeals process is conducted by a senior AAMI staff member who has the appropriate authority and experience.

For further information, please contact our office or write to the AAMI CTP Consumer Appeals Service, at the below address:

CTP Consumer Appeals, GPO Box 112, Sydney 2001

Are there other avenues to resolve my claims issues?

The Motor Accidents Authority (MAA) is an independent authority established by the government to oversee the CTP scheme. Within the MAA there are two independent services created to assist in the resolution of disputes and processing of claims.

These are called the *Medical Assessment Service (MAS)* and the *Claims Assessment and Resolution Service (CARS)*.

MAS is made up of an independent panel of medical specialists who are qualified and authorised to make decisions on disputes in relation to treatment and impairment of your injury.

CARS is a panel of independent legal experts who are empowered to make decisions on disputes concerning the amount or value of a claim.

If you need more information, the MAA has established the Claims Advisory Service. You can contact them on 1300 656 919.

Finalising your claim

Resolving your Claim

You can seek to resolve your claim at any point in time.

You may wish to consider whether your injuries have healed, or your treatment program has concluded.

Should you wish to discuss resolving your claim please contact your Claims Representative.

Will I receive a payment for Non Economic Loss? (Pain & Suffering)

Under the legislation, compensation is limited to those suffering serious impairment. Serious impairment may need to be assessed by an independent medical examiner, through the Medical Assessment Service (MAS), appointed by the Motor Accidents Authority (MAA).

Other Types of CTP Claims

Interstate Claims

If you are involved in an accident whilst interstate (outside NSW) and you are injured, you will need to lodge your claim with the insurer of the vehicle at fault in that state. If you live interstate (outside NSW) and the accident occurs in the state in which you live and you are injured and the accident was caused by a vehicle insured by AAMI, you can lodge a claim form with AAMI (see lodgement of your claim featured earlier in this document).

Some aspects of the NSW CTP Legislation will not apply to you because the accident occurred interstate (outside NSW) however, our claims representative will lead you through this process and inform you of the differences.

If you live interstate (outside NSW) and you are involved in an accident whilst in NSW and you are injured and the accident was caused by a vehicle insured by AAMI, you can lodge a claim form with AAMI (see lodgement of your claim featured earlier in this document).

Claims Arising out of the Death to a Relative

If you are the close relative (or the executor or administrator of the estate) of a person who died in a motor vehicle accident in NSW caused by the fault of the driver of an AAMI insured vehicle, there are a number of circumstances under which you may be eligible to claim compensation for funeral expenses and for the financial losses you and other close relatives may have suffered as a result of the death of that person.

For the purposes of making a claim a close relative is a wife, husband, de facto partner, brother, sister, half-brother, half-sister, parent or child of the person who died. A Compensation to Relatives claim is made by one person on behalf of all dependants of the deceased. In filling out the Compensation to Relatives Claim Form it is necessary to not only include any claim you have for loss of dependency (financial support or loss of services) but also the claims of anyone else who was dependent on the deceased. The entitlements of all dependants are dealt with at the same time and as part of the same claim.

Nominal Defendant Claims

The Nominal Defendant receives claims where the motor vehicle you consider caused the accident cannot be identified or is uninsured, and the accident occurred in NSW.

Before sending the claim you must take action to find out the registration number of the motor vehicle or the person you consider caused the accident. For example, by putting an advertisement in the newspaper or attempting to talk to witnesses. If you cannot find out the registration number or if the motor vehicle is unregistered and not covered by CTP insurance, send your claim to the Nominal Defendant at Level 25, 580 George Street, Sydney NSW 2000, (DX 1517 Sydney). If you need more information about the Nominal Defendant call 1300 137 131 or visit www.maa.nsw.gov.au.

Special benefit for children in accidents from 1 October 2006

From 1 October 2006, if the person who was injured (or who died) was under 16 years of age and lived in NSW at the time of the accident, you may still make a claim for the children's special benefit even if the accident was not caused by the owner or driver of a motor vehicle (i.e. the accident was caused by the child). The special benefit provides for reasonable treatment, rehabilitation and care expenses (or in the case of death, funeral or cremation expenses).

If the accident was caused, wholly or in part, by the driver or owner of a motor vehicle other compensation entitlements may apply.

Blameless accidents from 1 October 2007

If the accident occurred on or after 1 October 2007 you may be able to make a claim for compensation even if the accident in which you were injured was a blameless motor accident.

Examples of blameless motor accidents could include accidents resulting from the sudden illness of a driver, such as heart attack or stroke or vehicle failure such as a tyre blow-out.

If you were a passenger, pedestrian, cyclist, pillion passenger, driver or motorcycle rider you can make a claim. However, special rules apply to drivers and motorcycle riders in blameless accidents. You may not be entitled to make a claim if you were involved in a single vehicle accident or if you were driving or riding the vehicle that caused the accident (i.e they were the driver that suffered a medical condition which resulted in the motor accident). A compensation to relatives claim can also be made for "blameless motor accidents" occurring on or after 1 October 2007. For more information about the special rules that apply to drivers and motorcycle riders in blameless accidents, contact your Claims Representative.

You may obtain a copy of an ANF and/or Claim form from the MAA.

You can visit their website (<http://www.maa.nsw.gov.au>) or contact them on 1300 656 919.

You can also contact AAMI on **13 22 44** if you would like us to send you an ANF and/or Claim Form.



We're here to help you
24 hours a day
every day of the year

13 22 44

aami.com.au

Customer Comment Line: 1300 360 361

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