



AAMI SA CTP FREQUENTLY ASKED QUESTIONS



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AAMI



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Introduction

- We understand that being in a motor vehicle accident can cause pain, stress and loss. We are here to help guide you through the claims process and your recovery.
- A Compulsory Third Party (CTP) insurance claim is a claim for personal injury compensation. If you are injured in a motor vehicle accident in South Australia and you were not at fault, you may be able to claim compensation from AAMI.
- Compensation is aimed at returning you to the position that you were in before you were injured. Any compensation you receive will depend on the type of injuries you have sustained and your personal and financial circumstances at the time of the accident.
- This document is intended as a general guide only for how AAMI can work with you to manage your CTP insurance claim. It is not intended to be comprehensive nor does it constitute professional advice or be used as a legal document.

How long do I have to make a claim?

- You must provide AAMI with a notice of claim by sending a completed Injury Claim Form. These forms are electronically available at <https://www.ctp.sa.gov.au/injured-people/how-to-make-a-ctp-claim/how-do-i-lodge-my-claim> or contact us on 1300 084 851 to send a form to you.
- Your Injury Claim Form is required to be lodged within 6 months from the date of the accident, however it is in your best interests to do so as soon as possible to access early treatment and assistance, care and support where appropriate.
- We may decline to consider or deal with your Injury Claim Form if you have not complied with the 6 month time frame.
- Claims against the Nominal Defendant need to be lodged as soon as reasonably practicable after it becomes apparent the identity of the vehicle is not readily ascertainable or that the vehicle is uninsured.

Can I make a claim?

- If you are injured in a motor vehicle accident caused by the fault (total or partial) of a driver, owner or other person insured under an AAMI CTP insurance policy, you may be entitled to compensation from AAMI.
- The CTP insurance scheme also provides for necessary and reasonable treatment, care and support for children under the age of 16, who are injured in a motor vehicle accident which occurred in South Australia, regardless of fault (there may be eligibility for compensation if someone else was at fault for the motor vehicle accident.)
- Examples where you are not eligible to claim for compensation against AAMI include:
 - The at-fault vehicle does not have SA CTP insurance with AAMI;
 - You did not sustain any injuries in the motor vehicle accident and want to claim for property damage to your vehicle;
 - You were totally at fault for the accident (except if you are a child under the age of 16); and or
 - The accident involved a motor vehicle not capable of being registered for CTP insurance.

Who else might be involved in your claim?

Nominal Defendant

- If the at-fault vehicle is unregistered or unidentified, you may still be covered under a claim against the Nominal Defendant Scheme.

Lifetime Support Scheme

- If you have sustained very serious injuries in the motor vehicle accident, regardless of fault, you may be entitled to benefits for necessary and reasonable treatment, care and support benefits under the Lifetime Support Scheme.
- To be eligible under the Lifetime Support Scheme, as an interim or lifetime participant, you must meet specific injury criteria following a motor vehicle accident. The criteria are available for you to view on the website of the Lifetime Support Authority www.lifetimesupport.sa.gov.au or alternatively you can call them on 1 300 880 849.
- You can submit an application to the Lifetime Support Authority directly if you believe you meet the criteria or alternatively AAMI can support you through this process.

What can I claim for?

- Following consideration of the accident circumstances, you may be eligible to claim the following:
 - Reasonable and necessary treatment costs;
 - Non-Economic Loss (pain & suffering);
 - Loss of income (past and future) as a result of your injury;
 - Past and future care & support you may require;
 - Future treatment expenses;
 - Travel to and from medical or rehabilitation appointments.
- *Whether you are eligible for these payments depends on whether you meet certain legal thresholds. These are determined by the severity of your injuries, known as the Injury Scale Value.

Once you have lodged your claim, your Claims Advisor will discuss this with you.



How do I make a claim?

Stages of a claim



We will talk to you about each stage of your claim. Each claim is different and the time it takes to resolve will depend on the complexity of your injuries and the circumstances of the accident. We also encourage you to contact us with any additional queries you may have.

Commencing your claim

- If you are injured in a motor vehicle accident, the first step in the claim process, after reporting the accident to the police, is completing and submitting an Injury Claim Form which includes a Prescribed Authority.
 - Please contact AAMI CTP Claims or visit **www.aami.com.au** to obtain a copy of the claim form. Alternatively, you may obtain one from the SA Regulator who is the governing body of the South Australia CTP Insurance Scheme;
 - You can visit their website at www.ctp.sa.gov.au or contact them on **1300 303 558**.
- The Injury Claim Form will ask for details regarding the accident and your injuries including, but not limited to:
 - A description of the accident circumstances;
 - Details of parties involved in the accident;
 - Details of your injuries;
 - Any treatment received or recommended;
 - Loss of income.
- The Prescribed Authority, which is attached to the Injury Claim Form, allows us to access information which we need to process your claim quickly. We will forward to you (or your representative) copies of any information we obtain using the Prescribed Authority, within 21 days.

Making contact and collecting information

- AAMI will assign a Claims Advisor to assist you with the claims management process who will contact you within 5 business days of receiving your Injury Claim Form.
- Depending on the nature and severity of your injuries, an Injury Management Advisor may contact you to offer assistance with your recovery from your injuries.
- We require you to provide information in order for your claim to be considered legally compliant. This information is detailed on the back of your Injury Claim Form.
- We will need to make sure that any loss you have incurred was as a result of the accident. We may need to collect information using the Prescribed Authority, including your:
 - medical information, such as doctors' reports and hospital records;
 - rehabilitation information, such as physiotherapists' reports;
 - workers' compensation information;
 - employment information;
 - financial information such as payslips and tax returns, and business documents if you are self-employed.
- Gathering this information can take time and we will keep you informed.

Deciding who was responsible for the accident (liability)

- Liability is the decision-making process that determines who is responsible for the accident. We will investigate the circumstances of the accident and we may obtain the following to assist us in making a decision:
 - A copy of the police report;
 - Accident Report Forms;
 - Statements from witnesses;
 - Property damage files;
 - Photographs of the accident scene or vehicles;
 - Statements from police or ambulance officers;
 - Dashcam footage, etc.
- Once we have conducted our investigations, we will contact you (or your representative) to advise whether your claim has been accepted. If we do not accept your claim, we will provide you with our reasons.
- Under the legislation, there may be situations where compensation payable is reduced, including:
 - Not wearing a seatbelt;
 - Not wearing a helmet;
 - Not sitting in the correct passenger compartments;
 - Alcohol or drug consumption prior to the accident; and/or
 - When your actions have contributed to the collision.

Rehabilitation & Treatment

- As part of your CTP claim, you may be able to access funding for your rehabilitation and/or medical expenses. This means that communication between you, your doctor, treatment providers and our injury management team will occur regularly to ensure that early and effective rehabilitation can be offered.
- Rehabilitation as part of your CTP claim is aimed at returning you to your pre-injury function. We use current best practice guidelines when considering funding for services including medical consultations, physiotherapy, chiropractic, psychological counselling, medical imaging, return to work programs and reimbursement for prescribed medications.
- We may pay for reasonable and necessary treatment costs where the treatment:
 - Is appropriate for injuries sustained in the accident;
 - Is recommended by your doctor;
 - Improves your condition and supports your ongoing recovery;
 - Likely to increase your function at home and at work; and
 - Is delivered by an appropriately qualified professional.
- Medical evidence strongly suggests that with early intervention, injuries may respond quicker to treatment than if there is a delay in seeking treatment. Our injury management team will work with you and your treatment providers to help coordinate your recovery process.

- If we confirm that our driver was at fault and accept your claim, you may be covered for reasonable and necessary medical treatment for the injuries you have sustained in the accident.
- The treatment we pay or reimburse is at ReturnToWork SA gazetted rates which can be found at <https://www.rtwsa.com/service-providers/payment-and-invoicing/fee-schedules>
- If you had treatment before lodging your claim form, please submit any receipts for that treatment to us so that we can consider payment of those expenses.
- Contact us for confirmation as to whether we will pay ongoing treatment and rehabilitation costs.
- In circumstances where we do not accept your claim, you will be responsible for payment of your treatment and rehabilitation expenses. You may be eligible to receive Allied Health Services such as physiotherapy, exercise physiology, podiatry, psychology through Medicare. We suggest discussing this with your general practitioner. If you have private health insurance you may be able to access treatment through your fund.

Examination by Health Professionals

- An assessment by a health professional may assist AAMI with decisions about treatment, rehabilitation, activities of daily living, including return to work and your entitlement to compensation.
- We may ask you to see an Accredited Health Professional for an independent medical examination and a report known as an Injury Scale Value Medical Assessment (ISVMA).
- An Accredited Health Professional will undertake an assessment of your injuries to determine the Injury Scale Value of your dominant injury, unless we both agree this is not necessary.
- We will consult you before arranging any appointments.
- If we arrange an ISVMA, we will pay for the costs of obtaining the report and your reasonable travel costs for attending the appointment.

Resolving your claim

- We are committed to timely resolution of your claim to help you get back to work and life as soon as possible.
- Your injuries need to be stable from a medical perspective before we can resolve your claim. If the evidence supports an offer of settlement we will do so as soon as possible either directly to you, or to your representative.
- If you accept our offer we will forward settlement documents to you. You will need to read and consider these documents carefully, as we cannot process your settlement payment until they have been signed, dated and returned. If you have any questions or concerns, please contact your Claims Advisor.
- If you do not accept our offer, you can make a counter-offer and provide reasons to support your counter-offer. We may negotiate further with you. If we can't come to an agreement you may need to decide whether you will need to obtain legal advice.
- Before we can pay your settlement we may need to obtain written confirmation from relevant organisations regarding any post-accident payments made to you, or made on your behalf. These include:
 - Statutory repayments e.g.
 - Centrelink, for loss of income;
 - A workers' compensation insurer if your accident occurred during the course of your employment; and
 - Medicare Australia, for any benefits paid through the public health system where settlement is over \$5,000.
- Any recovery payments made to these organisations will be deducted from your settlement.

Legal representation

- At AAMI, we are committed to working directly with you to resolve your claim quickly and fairly, however at any stage of the claim process you can choose to seek your own legal advice.
- If you choose to appoint a lawyer, you will need to consider the costs of doing so. The law limits the legal costs that you can recover from a CTP insurer.

Complaints and feedback

- AAMI is committed to serving customers in a professional, knowledgeable and responsive manner. If you have a complaint regarding our service, or decisions we have made, please contact your Claims Advisor directly.
- If your complaint cannot be resolved at that point, you may ask to be referred to AAMI's SA CTP Executive Manager who will attempt to resolve your complaint. If you disagree with the Executive Manager's decision, other options are available to you including AAMI's CTP Internal Dispute Resolution (IDR) process or Conciliation within 30 days of the decision.

Other languages

If you need an interpreter please call the Translating and Interpreting Service (TIS National) on 131 450 and ask to be connected to AAMI on 1300 084 851.

Important notes to discuss with my claims advisor

We're here to help you
Monday to Friday
8.30 am – 5.00 pm (ACST)

How to contact us

by phone: 1300 084 851
via the internet: **aami.com.au**
by email: sactpclaims@aami.com.au
by fax: (08) 8205 5399
in writing: GPO Box 471
Adelaide SA 5001

CTP Insurance Regulator:

Phone: 1300 303 558
Website: www.ctp.sa.gov.au
Email: ctp@sa.gov.au
Fax number: 1300 617 531
Postal Address: GPO Box 1095
Adelaide SA 5001

This CTP Insurance is underwritten by:

AAI Limited
ABN 48 005 297 807
AFSL 230859 trading as AAMI.

