



SA CTP
PERSONAL INJURY
CLAIM INFORMATION

LUCKY YOU'RE WITH
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 for your personal injury claim.
- 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.
- 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. Compensation is aimed at returning you to the position that you were in before you were injured.
- This brochure is intended as a general guide for how AAMI can work with you to manage your CTP insurance claim.

How long do I have to make a claim?

- 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.
- We may decline to consider or deal with your Injury Claim Form if you have not complied with the 6 month timeframe.

Can I make a claim?

- If you are injured in a motor vehicle accident in South Australia 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 as the insurer of the at fault party.
- 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.
- Examples where you are not eligible to claim for compensation against AAMI include:
 - The at-fault vehicle does not have CTP insurance with AAMI;
 - You did not sustain any injuries in the motor vehicle accident and want to claim for damage to your vehicle;
 - You were totally at fault for the accident (except if you are a child under the age of 16);
 - The at-fault vehicle was not registered in South Australia; and/or
 - The accident involved a 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. The Nominal Defendant is a government body specifically established to deal with these claims.
- If you have sustained an injury in these circumstances, please contact the Regulator on 1 300 303 558 to discuss.

Lifetime Support Scheme

- If you have sustained serious injuries in the motor vehicle accident, you may be entitled to benefits for necessary and reasonable treatment, care and support under the Lifetime Support Scheme.
- This scheme supports injured people who suffer lifelong disabilities in motor vehicle accidents that occur in South Australia from 1 July 2014.
- The Lifetime Support Scheme is administered by the Lifetime Support Authority.
- To be eligible under the Lifetime Support Scheme, you must meet specific criteria for both the injury and the 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?

- Depending on your circumstances and injuries, you may be eligible to claim for the following:
 - Pain and suffering;
 - Reasonable and necessary treatment costs;
 - Loss of income (past and future) as a result of your injury;
 - Care 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, which are determined by the severity of your injuries. Once you have lodged your claim, your Claims Handler 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.

Commencing your claim

- If you are injured in a motor vehicle accident, the first step in the claim process 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 solicitor) copies of any information we obtain by 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 3 business days of receiving your Injury Claim Form. You will also receive an acknowledgement letter that includes your claim number and the contact details for your Claims Advisor.
- An Injury Management Advisor will contact you to offer assistance with your recovery from your injuries.
- We will need to make sure that any loss you have incurred was caused as a result of the accident. We may need to collect information from you, including your:
 - medical information, such as doctor's reports and hospital records;
 - rehabilitation information, such as physiotherapists' reports;
 - worker's compensation information, if you were injured during the course of your employment;
 - 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 that you were in. 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 Form;
 - Statements from witnesses;
 - Property damage files;
 - Photographs of the accident scene or vehicles;
 - Statements from police or ambulance officers.
- Once we have conducted our investigations, we will contact you (or your solicitor) to advise whether your claim has been accepted. If we do not accept your claim, we will provide you with our reasons for doing so.
- Under the legislation, there may be situations where any compensation payable is reduced, including:
 - Not wearing a seatbelt;
 - Not wearing a helmet;
 - Not sitting in the correct passenger compartments; and/or
 - Alcohol or drug consumption prior to the accident.

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 for injuries sustained in the accident;
 - Is recommended by your doctor; and
 - Improves your condition and supports your ongoing recovery.
- Medical evidence strongly suggests that with early intervention, injuries will respond more quickly 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 will be covered for all reasonable medical treatment for the injuries you have sustained in the accident.
- If you have 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.
- You should 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.

Examination by an independent medical expert (IME)

- We may ask you to see a non-treating medical specialist for an independent report on the nature and impact of your injuries. This report helps us to assess your claim.
- We will consult you before arranging the appointment.
- If we arrange an independent medical examination, 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 resolving your claim as quickly and as fairly as possible.
- Your injuries need to be stable from a medical perspective before we can resolve your claim. We will make you an offer of settlement as soon as possible either directly to you or to your solicitor if you are legally represented.
- If you accept our offer, we will send you or your solicitor if you are legally represented, additional settlement documents. You will need to read and consider these documents carefully, as we cannot process your settlement payment until they have been signed 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 will negotiate further with you. If we can't come to an agreement you will need to decide whether you will need to take further legal action.
- Before we can pay your settlement we will need to obtain written confirmation from relevant organisations regarding any post-accident payments made to you, or made on your behalf. These include:
 - 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.
- Any payments made by 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 can contact AAMI's Internal Dispute Resolution Team on 1300 240 437.

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 13 22 44.

We're here to help you
24 hours a day
7 days a week

How to contact us

by phone: **13 22 44**
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:

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

Motor Accident Commission (MAC):

Street Address: **Level 2, 121 King William Street**
Adelaide SA 5000
Postal Address: **GPO Box 2438**
Adelaide SA 5001
Phone: **(08) 8422 8100**
Fax number: **(08) 8422 8101**
Website: **www.mac.sa.gov.au**

This CTP Insurance is underwritten by:

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

