

## What is a Green Slip?

A Green Slip is a personal injury insurance policy that you must buy before you can register your vehicle in NSW. It insures NSW drivers for the costs of a person's injuries incurred in a motor vehicle accident.

The Green Slip scheme covers the cost of injuries caused by your vehicle to:

- you, if the accident occurred in NSW
- anyone else, anywhere in Australia

If the accident occurred outside NSW, cover for your injuries depends on the law of the place where the accident happened (see Interstate (non-NSW) accidents and CTP Comparison table below).

If a person dies as a result of the accident, close relatives may also be able to claim some funeral expenses or compensation for a relative.

Drivers who are charged with a serious driving offence in relation to the accident will not be able to claim benefits.

## What it covers you for

The CTP scheme is focused on early support and recovery and applies to injuries resulting from a motor vehicle accident on or after 1 December 2017.

The Green Slip covers all injured people, regardless of fault (unless you are charged with or convicted of a serious driving offence related to the accident).

You will be able to claim up to 6 months (26 weeks) of:

- a percentage of your pre-injury weekly income if you need time off work
- reasonable and necessary treatment and rehabilitation expenses
- commercial attendant care if you need help around the home while you recover

If you are not at fault and your injuries are more serious, you may be able to claim benefits beyond 6 months. Those who have been severely injured may also be eligible for the Lifetime Care & Support Scheme.

## **What it does not cover**

Green Slips do not cover the cost of damaged vehicles or property. This would fall under third party property damage or comprehensive car insurance policies.

## **Who can claim?**

Anyone who is injured in a motor vehicle accident in NSW can apply. This includes at fault and not at fault:

- drivers and passengers
- riders and pillion passengers
- pedestrians
- cyclists

The injury can be physical or psychological.

If your injury is a result of a motor accident that is also a work-related accident, you will also need to make a workers compensation claim against your employer's workers compensation insurer.

You cannot make a claim if you:

- have been charged with or convicted of a serious driving offence in connection with the accident, or
- were the at-fault driver of an uninsured vehicle and you knew the vehicle was uninsured

## **How to make a claim**

To make a claim for personal injury benefits you can apply online using your Service NSW account. You can also apply by completing the 'application for personal injury benefits' form (some hospitals also stock the form) and send or email it to your CTP insurer.

After you notify the insurer, you can contact them to request approval for some early treatment before you lodge your full claim. This may include:

- one GP visit
- two treatment sessions, such as physiotherapy

## **Who can help?**

You, your family or friends can contact CTP Assist to:

- find out if you are eligible to make a claim
- find out who is the right CTP insurer and get in touch with that insurer to make a claim
- get help filling out forms
- ask questions during the claims process

CTP Assist can also connect you to other support services, for example the CTP Legal Advisory Service. You can contact CTP Assist by calling 1300 656 919 or emailing [ctpassist@sira.nsw.gov.au](mailto:ctpassist@sira.nsw.gov.au).

You can also seek advice from a lawyer if you wish. The Law Society of NSW can assist you to find a lawyer in NSW. They can be contacted on (02) 9926 0333.

## Interstate (non-NSW) accidents

If you are injured in an accident while driving or riding a NSW registered vehicle interstate, CTP cover for your injuries depends on the law of the State or Territory where the accident happened.

- If the State or Territory is a **fault-based CTP/ motor accident injury scheme and you were not the driver or rider at-fault** in the accident, you will be eligible for compensation under the State or Territory's CTP scheme
- If the State or Territory is a **fault-based CTP/ motor accident injury scheme and you were the driver or rider at-fault** in the accident, you will not be eligible for compensation. This includes single vehicle accidents involving only your vehicle. Currently Queensland, South Australia and Western Australia have fault-based CTP schemes
- If the State or Territory is a **no-fault CTP/ motor accident injury scheme, you will be eligible for some compensation under the State or Territory's CTP scheme regardless of whether you were at-fault in the accident.** Currently Victoria, Tasmania, the Australian Capital Territory, and the Northern Territory offer varying benefits for at-fault drivers or riders, depending on the circumstances of the accident

In all States and Territories, access to benefits may not be permitted where people are injured by their own serious wrongdoing. For example, serious cases of negligence, criminal activity, intoxication, or self-harm. Benefits may also be reduced if an injured person does, or does not do, something that subsequently contributes to their injuries.

If your injuries are very serious or catastrophic (for example, spinal cord injury, traumatic brain injury, significant amputation, severe burns, permanent blindness), you may be eligible for long-term care benefits in the State or Territory where the accident happened regardless of fault.

Any person travelling interstate may wish to consider taking out other forms of insurance to cover health costs associated with personal injuries, such as private health or travel insurance.

## Further information

For further information or assistance in relation to any aspect of a claim, please contact CTP Assist by calling 1300 656 919 or emailing [ctpassist@sira.nsw.gov.au](mailto:ctpassist@sira.nsw.gov.au).

## CTP Comparison Table – What benefits are available if you are injured in an accident while driving or riding a NSW registered vehicle interstate?\*

Place of accident (alphabetical)	What benefits are available for those not at-fault in the accident?	Are benefits available if a driver or rider in a NSW registered vehicle is at-fault in an accident?	Are benefits available if a driver or rider in a NSW registered vehicle is involved in a single vehicle accident?	Is the at-fault driver or rider covered for ambulance services?	Contact
Australian Capital Territory	Defined benefits for medical and rehabilitation expenses and loss of income. Quality of life payment and access to common law may be available. Ambulance services are covered.	Yes – defined benefits and ambulance services. Quality of life payment may be available. No access to common law.	Yes – defined benefits and ambulance services. No access to common law.	Yes	Motor Accident Injuries Commission (MAIC) 13 22 81 email: <a href="mailto:maic@act.gov.au">maic@act.gov.au</a> web: <a href="https://www.act.gov.au/maic">https://www.act.gov.au/maic</a>
Northern Territory	Defined benefits for medical and rehabilitation expenses and loss of income. Lump sum payments not available. Ambulance services are covered.	Yes – defined benefits and ambulance services. Lump sum payments not available.	Yes – defined benefits and ambulance services. Lump sum payments not available.	Yes	Motor Accidents Compensation Commission (MACC) 1300 493 506 email: <a href="mailto:mac@tiofi.com.au">mac@tiofi.com.au</a> web: <a href="https://www.ntmacc.com.au/">https://www.ntmacc.com.au/</a>
Queensland	Lump sum payments which vary depending on the type and extent of injuries and particular circumstances. Ambulance services are covered.	No**	No**	No**	Motor Accident Insurance Commission (MAIC) 1800 287 753 email: <a href="mailto:maic@maic.qld.gov.au">maic@maic.qld.gov.au</a> web: <a href="https://maic.qld.gov.au/">https://maic.qld.gov.au/</a>
South Australia	Lump sum payments which vary depending on the type and extent of injuries and particular circumstances. Ambulance services are covered.	No**	No**	No**	CTP Insurance Regulator 1300 303 558 email: <a href="mailto:ctp@sa.gov.au">ctp@sa.gov.au</a> web: <a href="https://www.ctp.sa.gov.au/">https://www.ctp.sa.gov.au/</a>
Tasmania	Defined benefits for medical and rehabilitation expenses and loss of income. Lump sum payments may be available. Ambulance services are covered.	Yes – defined benefits and ambulance services if the accident involved a vehicle registered in Tasmania. Lump sum payments not available.	No**	Yes – if the accident involved a vehicle registered in Tasmania. No** – if the accident did not involve a vehicle registered in Tasmania.	Motor Accidents Insurance Board (MAIB) 1800 006 224 email: <a href="mailto:info@maib.tas.gov.au">info@maib.tas.gov.au</a> web: <a href="http://www.maib.tas.gov.au/">http://www.maib.tas.gov.au/</a>

		No** – if the accident did not involve a vehicle registered in Tasmania.			
Victoria	Defined benefits for medical and rehabilitation expenses and loss of income. Lump sum payments may be available. Ambulance services are covered.	Yes – defined benefits and ambulance services. Lump sum payments not available.	Yes – defined benefits and ambulance services. Lump sum payments not available.	Yes	Transport Accident Commission (TAC) 1300 654 329 email: <a href="mailto:info@tac.vic.gov.au">info@tac.vic.gov.au</a> web: <a href="https://www.tac.vic.gov.au/">https://www.tac.vic.gov.au/</a>
Western Australia	Lump sum payments which vary depending on the type and extent of injuries and particular circumstances. Ambulance services are covered.	No**	No**	Yes	Insurance Commission of Western Australia (ICWA) 1800 643 338 web: <a href="https://www.icwa.wa.gov.au/">https://www.icwa.wa.gov.au/</a>

\* The above table has been prepared as a brief overview of some of the differences between CTP compensation schemes in Australia and information may have changed. Please contact the individual scheme if you require further information or clarification of details.

\*\* If your injuries are very serious or catastrophic (for example, spinal cord injury, traumatic brain injury, significant amputation, severe burns, permanent blindness), you may be eligible for long-term care benefits in the State or Territory where the accident happened regardless of fault. Please contact the individual scheme for further information.

## **Disclaimer**

This publication may contain information that relates to the regulation of workers compensation insurance and motor accidents third-party (CTP) insurance in NSW. It may include details of some of your obligations under the various schemes that the State Insurance Regulatory Authority (SIRA) administers.

However, to ensure you comply with your legal obligations you must refer to the appropriate legislation as currently in force. Up to date legislation can be found at the NSW Legislation website [legislation.nsw.gov.au](http://legislation.nsw.gov.au) This publication does not represent a comprehensive statement of the law as it applies to particular problems or to individuals, or as a substitute for legal advice. You should seek independent legal advice if you need assistance on the application of the law to your situation.

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CTP Assist 1300 656 919. Website [www.sira.nsw.gov.au](http://www.sira.nsw.gov.au)

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