

# How to get maximum compensation.

## Getting help

Register for free legal support at: [ctpclaimadvice.com.au](http://ctpclaimadvice.com.au)  
Call **1800 888 529** if you need assistance now

## Accident

### Notify police within 28 days

- Ask the police for an “event report” with a reference number, prior to lodging.
- Take photos of the accident / location / injuries.
- Notify the insurer of the driver most at fault. If unknown, call 1300 656 919 and quote the registration number.



### Early treatment

- You’re covered for one GP consultation and two treatment sessions prior to lodging your application.

## Lodging

**Must know**

- To receive your full entitlements, there are two separate benefit applications:
  1. Statutory benefits
  2. Lump sum benefits
- Statutory benefits cover past income loss, current income loss, medical, treatment and personal care.
- Lump sum benefits include future income loss and pain and suffering.

### Application 1 – statutory benefits

- **Income Loss / Medical / Treatment / Domestic and Personal Care** are covered for everyone for up to 6 months.
- **Income Loss:** Lodge within 28 days to get back pay for income loss to date of accident – final lodgement within 3 months.
- Apply for all benefits online at: [SIRA.nsw.gov.au](http://SIRA.nsw.gov.au)
- Be thorough with your proof of income – make a note of any unpaid leave.
- Include your tax file number, so that you’re taxed at the right rate.

### Your medical assessment

- Take time to understand minor vs. non-minor injuries.
- Check for commonly-overlooked non-minor injuries.
- Make sure you get a full head to toe assessment.
- Ensure all non-minor injuries are documented.
- Attach extra details to your certificate of fitness if needed.



## Checking and disputing

### Your income benefits

#### Check your entitlements:

- You should receive 95% of your pre-accident earnings for the first 14 weeks.
- Your earning will drop to 80-85% of your pre-accident earnings post 14 weeks.
- If you think your payments are too low, request the calculation from the insurer.
- Lodge a dispute if the calculation is wrong.



### Are your benefits cut off?



- Income benefits stop at 26 weeks, if you were the driver at fault or your injuries are minor.
- Treatment is still available after 26 weeks, even if your injuries are minor or you’re at fault.
- Seek a reassessment of your injuries or seek legal guidance if you still need income support.
- Lodge a dispute if your injuries are assessed as minor, or treatment is being withheld.

## Lump Sum Payments

### Application 2 – lump sum payments

- Lump sum benefits cover future loss of wages and pain and suffering (if your injuries are >10% WPI\*).
- To qualify, your injuries must be non-minor.
- You can claim a lump sum if you’re not at fault, or only partly at fault.
- It is advised that you wait until your injuries have stabilised, generally +12 months after the date of accident to maximise your lump sum entitlement.
- Different insurers and different claims officers will assess your claim differently. Seek legal guidance prior to lodging.

\* WPI stands for “whole person impairment”, – a scale used to measure the extent of injuries.

