

How does motor vehicle accident insurance work in South Australia?



COVERAGE FOR PERSONAL INJURY

COMPULSORY THIRD PARTY (CTP) INSURANCE

Compulsory: You are required to pay a CTP premium when you register your vehicle.

WHO DOES IT COVER?

- ✓ CTP insurance covers people injured in a motor vehicle accident that is found to be someone else's fault. This includes all road users
- ✓ If you're injured and it's someone else's fault, their CTP insurance will cover you for medical costs, and potentially for lost income and non-economic loss (such as pain and suffering). If you're partially at fault (e.g. by driving at excessive speed), your compensation may be reduced
- ✓ Regardless of fault, CTP insurance covers children aged under 16 years for ongoing reasonable and necessary treatment, care and support needs if they are injured in an accident that occurred in South Australia (from 1 July 2013)
- ✓ If the driver at-fault is uninsured or unidentified, cover for your injuries may be available under the Nominal Defendant Scheme

CTP INSURANCE DOES NOT COVER:

- ✗ Injury to yourself and lost income or non-economic loss (pain and suffering) as a result of your injuries, if the accident is found to be your fault (excludes children under 16 years - see above)
- ✗ Injuries from single-vehicle and single-occupant accidents for which nobody was at fault (e.g. if you hit wildlife)
- ✗ Property damage

LIFETIME SUPPORT SCHEME (LSS)

Compulsory: The LSS is funded by the LSS Fund levy, paid when you register your vehicle.

WHAT DOES IT COVER?

- ✓ The LSS provides treatment, care and support for people who have sustained very serious lifelong injuries as a result of a motor vehicle accident in South Australia, regardless of fault
- ✓ Types of very serious injuries include paraplegia and quadriplegia, brain injury, severe burns, amputation and blindness

THE LSS DOES NOT COVER:

- ✗ Injuries that do not meet eligibility criteria
- ✗ Property damage

PERSONAL INJURY/ACCIDENT INSURANCE

Optional: You can choose to buy this cover from any insurer if you wish. As this is not associated with CTP insurance, it does not have to be a CTP Insurer approved by Government.

WHAT DOES IT COVER?

- ✓ It may cover you for injury in the event of a motor vehicle accident, even if you were found to be the driver at fault, or there was nobody at fault (subject to individual policy limitations)
- ✓ It may also cover gaps or limitations in your private health insurance

PERSONAL INJURY/ACCIDENT INSURANCE DOES NOT COVER:

- ✗ Property damage



OPTIONAL COVERAGE FOR PROPERTY DAMAGE

THIRD PARTY PROPERTY INSURANCE

Optional: You can choose to buy this cover from any insurer if you wish. Your cover will vary depending on your chosen insurer and their specific policy.

WHAT DOES IT COVER?

- ✓ Covers damage to other cars and property where you are found to be at fault in an accident
- ✓ Some insurers offer other benefits, such as cover for fire or theft

This kind of insurance is usually a less expensive option than comprehensive insurance if you are not worried about covering damage to your car or property.

THIRD PARTY PROPERTY INSURANCE DOES NOT COVER:

- ✗ Your vehicle if it is damaged in an accident
- ✗ You or anyone else for any injuries caused by the accident
- ✗ Your car for fire or theft, unless you choose this as an optional extra (Third Party Fire and Theft cover)

COMPREHENSIVE INSURANCE

Optional: You can choose to buy this cover from any insurer if you wish. Your cover will vary depending on your chosen insurer and their specific policy.

WHAT DOES IT COVER?

- ✓ Covers your car against fire, theft and accident damage, even if you are found to be the driver at fault in an accident
- ✓ Covers damage to other motor vehicles and property where you are found to be at fault in an accident
- ✓ Covers everything that is covered by a third party property insurance policy

COMPREHENSIVE INSURANCE DOES NOT COVER:

- ✗ You or anyone else for any injuries caused by a motor vehicle accident