

# CTP insurance for a brand new vehicle

When you purchase a brand new vehicle, it is automatically allocated to one of the four Government-approved CTP Insurers for **CTP cover at the lowest premium price** available in the market at the time for your vehicle's premium class.

All CTP Insurers provide the same Policy of Insurance, so your cover will be the same regardless of which CTP Insurer allocated.

## VEHICLE WITH A REGISTRATION OF MORE THAN 3 MONTHS

From **five days after registration until the end of the first three months**, you can change to a different CTP Insurer than the one automatically allocated. This can be done through a **mySA GOV** account, phoning Service SA on 13 10 84, or going to a Service SA customer service centre.

**Changing your insurer will not change the premium price and there are no additional charges to make this change.**

Your policy will be transferred to your chosen CTP Insurer in the fourth month of your policy term, for the remaining period of registration.

If you don't change in the first three months, you will next be able to choose a different CTP Insurer when your registration is due for renewal.

## VEHICLE WITH A REGISTRATION OF 3 MONTHS

If the registration period for your new vehicle is three months only, you choose a CTP Insurer when you renew your registration.

**CTP is a compulsory insurance paid for at the same time as your vehicle registration. It protects you (and others who drive your vehicle) against the financial impact of causing injury or death to other road users through the use of your vehicle anywhere in Australia.**

**Those injured in vehicle accidents receive access to treatment and support to help them get back to work and life as quickly as possible following an accident, and to access compensation allowed by the law.**

## CHANGING YOUR CTP INSURER IN mySA GOV

### STEP 1

Log in to or create your mySA GOV account.

### STEP 2

From the **My services** menu, select the **Brand New Vehicle – Change CTP Insurer** option.

A list of only the brand new vehicle(s) registered to you will display.

### STEP 3

From this list, select the vehicle for which you wish to change CTP Insurer.

Vehicle details will display, including the name of the current insurer i.e. the insurer that was automatically allocated at time of purchase.

A drop-down selection box will also display.

### STEP 4

Select your choice of insurer from the drop-down box and click the **Submit** button.

### STEP 5

Next you will be presented with a confirmation screen notifying:

- the change of insurer will take effect from the fourth month of your policy term
- there is no change of mind once the change has been confirmed.

**The price will not change from what you paid when you purchased the vehicle. There is no cost to make this change of insurer.**

Click the **Yes** button to proceed with the change. The No button will cancel the request.

### STEP 6

After clicking the **Yes** button a message will appear that the change of insurer has been successful.

## Where can I find further information?

Find out more at [www.ctp.sa.gov.au](http://www.ctp.sa.gov.au), phone the CTP Regulator on 1300 303 558, or email [ctp@sa.gov.au](mailto:ctp@sa.gov.au)