

# Personal Injury Claim Information Guide

A step-by-step guide to your Compulsory  
Third Party (CTP) insurance claim

INSURANCE



# Compulsory Third Party (CTP) Personal Injury Claim.

## Your recovery is important to us

If you are injured in a motor vehicle accident and you were not at fault, you may be able to claim compensation.

Queensland's Compulsory Third Party (CTP) scheme is designed to resolve claims easily and fairly. Suncorp's CTP claim pack provides you with information about our service.

Our staff are committed to serving you and resolving your claim in an understanding and efficient way.

## **We are here to help you**

Our experienced team will answer your questions and help you to manage each stage of your CTP claims experience.

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# A snapshot of your CTP claim

**START**

You have an accident

You commence treatment and contact Suncorp to lodge your claim

Your claim form arrives at Suncorp

Suncorp will:

- Acknowledge your claim and give you a claim number
- Provide you with contact details of your case manager

Suncorp investigates your claim and may obtain copies of your:

- Medical/treatment files
- Employment file
- Centrelink & Medicare file

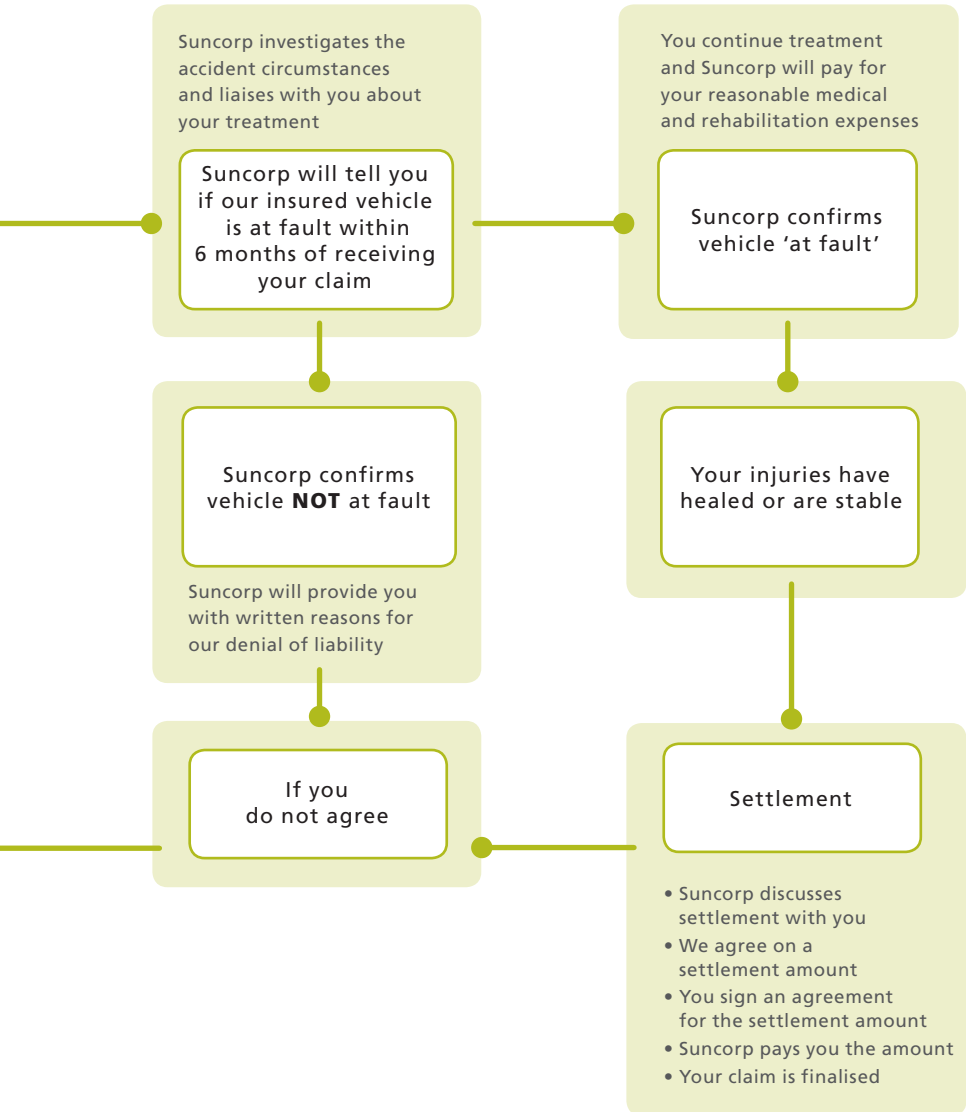
Suncorp will contact you within 14 days to advise if your claim was lodged correctly

Claim **NOT** lodged correctly as required by Queensland law

Suncorp will:

- Explain why the claim is not lodged correctly
- Allow you time to lodge your claim correctly

You can request our customer relations team to review your case or seek legal advice



# Before making a claim

## What you need to do

### 1. Report the accident to the police

Before you make a claim, report the accident to the police. They will give you a traffic incident number.

Tell us if you did not report it, and we will send you a traffic incident form to fill in.

### 2. Have medical treatment

Your recovery is our top priority. Please have your injury treated as soon as you can.

If you had immediate medical attention, send us the receipt or the bill for payment consideration. It must include:

- All the items you were treated for.
- Your treating doctor's contact details.

Please let us know if you need further medical treatment.

### **3. Keep all your receipts**

We ask that you:

- Keep original receipts for all accident-related medical services.
- Record details of all your travel expenses, such as a valid transport ticket or a vehicle logbook that details your travel to and from your treatment.

### **What we need to do**

- Tell you if we can pay or reimburse you for your medical costs.
- Reimburse you for all reasonable related medical treatment and rehabilitation costs if your claim is successful.
- Tell you if you need to see another medical expert.

# Making a claim

## What you need to do

### Lodging your claim with us

After reporting the accident to the police you must:

**1. Fill in the Notice of Accident Claim Form, with the assistance of Suncorp if required**

**2. Attach your medical certificate to the form**

Your treating doctor must sign your form.

**3. Mail us your completed claim form and medical certificate**

Please use the reply-paid envelope in this claim pack.

### Lodge your claim form in time

Queensland law requires you to send us your claim form within the period ending on the earlier of the following dates;

- 9 months after the motor vehicle accident or, if symptoms of the injury are not immediately apparent, the first appearance of symptoms of the injury;
- If you retain a solicitor/lawyer, then within one month of the first consultation with the solicitor/lawyer.

### Timeframes to start court proceedings

As a general rule, under Queensland law, you have three years from the date of the motor vehicle accident to commence your claim in court.

## What we need to do

### 1. Help you fill in your claim form

We can help you with your claim form over the telephone. We then send you the form to complete and sign.

### 2. Tell you if we accept your claim form

We will tell you whether you have correctly filled in the claim form within 14 days.

If you have not done this, we will tell you the information that you need to give us.

You then must return the form to us within 1 month.

### 3. Give you a claim number

After we receive your claim form, we will send you an acknowledgment with:

- Your claim number.
- The contact details of your case manager.

Please quote your claim number every time you ask us about your claim.

# Making a decision about liability

## What you need to do

1. Report the accident to the police.
2. Provide us with your version on how the accident occurred.
3. Provide us with contact details of witnesses of the accident.
4. Assist us with our investigations.

## What we need to do

### **Investigate the accident**

When we investigate the accident we will:

1. Request a copy of the police report.
2. Contact our insured driver and obtain their version of the accident.

We may need to hire an investigator to give us an independent report on the accident. We will give you copies of any investigation documents within 1 month after receiving them.

### **Provide you with our decision on liability**

We will tell you within 6 months of receiving your completed claim form whether our insured driver is at fault for the accident.

If we accept your claim we will reimburse your reasonable medical fees. We will be in touch with you regularly throughout the claims process and help you with your recovery.

If we deny your claim and you do not agree with our decision, speak with your case manager and provide reasons why you do not agree with the decision. If you remain dissatisfied, you can ask our customer relations team to review the decision by calling 1800 689 762.

# Treatment and rehabilitation

## What you need to do

### Get medical treatment fast, if required

Your injury will stabilise quickly if you have prompt treatment.

You can also help your recovery by:

1. Having appropriate medical treatment that is recommended by your GP and is supported by medical evidence.
2. Doing a suitable rehabilitation program.
3. Going back to work as soon as your doctor says you are able to.
4. Looking for other work opportunities if your injury stops you from doing your usual job.

### Keep all your receipts and if you can, contact us before starting your treatment

We may ask you to give us:

- Original receipts for related medical services that you paid for.
- Evidence of your related travel expenses, such as a valid transport ticket to and from a medical appointment.
- Pre-approval is highly recommended as we don't automatically pay all your rehabilitation expense.

### Help us with our enquiries

Whenever we contact you, our aim is to get you on the road to recovery while resolving your claim as quickly as we can.

We may need to ask you for regular updates about your treatment and rehabilitation to make sure that we can cover these costs.

Please contact us if you have any questions about this.

## What we need to do

**Tell you, in writing, what medical and rehabilitation you will or will not be covered for**

### **Assess the medical treatment that we will pay for**

We will assess the treatment you have received and reimburse you if we decide that the expenses are reasonable and appropriate.

We can arrange the money to be deposited directly into your bank account, or send you a cheque.

If we agree that you need ongoing treatment, we can arrange for your treating doctor/provider to bill us directly.

# Settlement

## What you need to do

### Keep us informed

We can start settling your claim after your injury has stabilised and you have a prognosis.

Tell us when your injury is stabilised. We may need a medical report stating this from your treating doctor or another medical professional.

We can request this report for you and provide you with a copy of the report.

### Go to a medical assessment if we ask you to

We may require you to be assessed by a medical specialist. We will consult you before arranging an appointment.

We will pay:

- For the cost of this consultation.
- Reasonable travel costs for you to go to the appointment.

### Consider our settlement offer

1. We may offer you a settlement for a specific amount. We calculate this to cover:

- Any reasonable and appropriate past and ongoing treatment/rehabilitation expenses.
- Your loss of income because of your injury.
- The cost of care services, if you meet the threshold.
- Expenses incurred travelling to and from medical/rehabilitation appointments.

You may be entitled to compensation for general damages. Please see **Frequently Asked Questions** on page 17.

2. After you read our Offer of Settlement document, tell us if you accept the settlement amount.
3. If you accept our offer, contact us and we will send you documents to sign and return to us.
4. If you reject our offer, you can make us a counter offer and provide reasons that your claim should settle for a different amount.
5. We will pay your claim after we receive the completed settlement documents and any clearances from government bodies such as Centrelink and Medicare. Your case manager can tell you about timeframes for this.

## What we need to do

### **Make you a settlement offer**

We make you an offer of settlement based on our assessment of your claim.

### **Prepare the settlement documents**

When you accept our offer and we agree on a settlement amount, we will prepare the:

- Deed of Release or settlement documents for you to sign confirming you agree with the settlement.
- Medicare Australia Notice of Settlement and Judgement—a formal notice stating that we have settled your claim.

### **Send you the settlement cheque**

We will send you the settlement amount in a specified time after we receive:

- The completed settlement documents.
- Any necessary clearances from statutory authorities, such as Centrelink.

Your case manager will talk to you about the timeframes for this.

# Frequently asked questions

## **What happens if I do not agree with Suncorp about my claim?**

If you do not agree with one of our decisions, please contact your case manager. If you prefer not to do this, or if you are not satisfied with how we handle your complaint, please speak to our customer relations team on 1800 689 762.

## **Do I need a lawyer?**

We are committed to working with you to resolve your claim quickly and fairly.

If you choose to hire a lawyer, you will need to consider the costs. The law limits the legal costs that you can recover from an insurer.

## **What happens during the claim process?**

To help us fully investigate a claim, Suncorp may:

- Contact the other parties to ask them about the accident.
- Request a police report.
- Obtain copies of your past and present medical records.
- Contact your past and present employers to verify leave you may have taken and your employment history.
- Ask you for specific information, such as photos, documents and records.
- Use the services of an investigator if the circumstances of the accident are not straightforward.

### **Why does it take up to 6 months to make a decision on fault for the accident?**

It takes all insurers many weeks to receive the necessary documents and to be fully informed about fault. We understand that this may seem like a long time, and we will do our utmost to give you a decision as soon as we can.

### **Why does Suncorp want my medical records?**

We need to see copies of your past and present medical records to help us decide on the treatment you need both now and in the future.

In some cases, we may require your past medical records. This is because any other injuries or illnesses may affect the amount of compensation you may be entitled to.

When you sign the claim form, you authorise us to ask for copies of your medical records that are relevant to your claim.

### **Do I have to go to an insurance doctor?**

Suncorp mainly relies on information from your treating doctor. We may ask you to be assessed by an independent medical specialist.

We will pay:

- For the cost of this consultation.
- Reasonable travel costs for you to go to the appointment.

Our privacy policy protects all the information that we receive about you. We will not share it with a third party without your agreement, or unless the law requires us to release it.

# Frequently asked questions

## **What can I claim?**

What you can claim for depends on the nature of your claim and your injury. We cover all reasonable and necessary medical treatment and rehabilitation expenses for:

- Medically proven injuries that you received in the accident.
- Your ongoing recovery.

You may also be able to claim:

1. Loss of wages or income when your employer and/or your tax return confirms this.
2. The cost of care services.
3. Travel to and from medical and/or rehabilitation appointments.
4. General damages compensation for pain and suffering.

These extra payments may also be capped, limited or have to meet a legal threshold, depending on your circumstances.

Please ask your case manager if you want to know more about what you can claim for.

The above list is not exhaustive of what you may be able to make a claim for.

## **What is general damages compensation?**

In some circumstances, you may be able to claim general damages compensation for your pain and suffering and loss of enjoyment of life.

An Injury Scale Value (ISV) is a scale used to determine a value between 0 and 100 where:

- 0 represents an injury not severe enough for compensation.
- 100 represents the most severe injury possible.

We will calculate your ISV when a medical practitioner tells us that they do not expect your condition to significantly change.

Your case manager will talk to you about the ISV that applies to your injury.

**Can I make a claim for any items in my vehicle?**

CTP insurance covers you for personal injury only. It does not cover items in the vehicle or most personal items, such as clothing.

Please check your comprehensive motor vehicle insurance or your home and contents insurance to see if they cover items that you wish to make a claim for.

**What if I expect a larger settlement than Suncorp offers?**

Please contact us explaining why you believe your settlement amount should be larger, and describe how you calculated the amount you are claiming. We will work with you to resolve the difference of opinion. At any stage of the claims process you may choose to seek your own legal advice.

**What if I have extra expenses during settlement?**

Please give us the original invoices and receipts straightaway. We will work with you to resolve outstanding expenses.

**What if I have extra expenses after settlement?**

We do not reimburse you for any expenses that are not included as part of the agreed settlement amount.

# Frequently asked questions

## **If my injury is worse in the future can I claim more medical costs?**

When you sign the Deed of Release and accept the payment, you cannot make any further claim for compensation.

We will agree on whether your settlement payment should include an allowance for any further treatment for your injuries. This is part of the settlement process.

## **Will my settlement payment affect my Centrelink pension?**

Your compensation payment can affect your social security payments and your use of Centrelink services. Please talk to Centrelink about this.

## **Will my settlement be taxed?**

A personal injury compensation claim settlement is not taxable. Please talk to an accountant if you need to know more about this.

### **How does Medicare affect my settlement payment?**

The law requires Suncorp to reimburse Medicare for the medical services you received because of the accident.

For claims that settle at more than \$5,000 we must repay Medicare from your settlement payment.

If this is the case, Medicare will send you a statement of your medical consultations from the date of accident to the date of our settlement. You must tell them which consultations were because of your accident. They will then charge these costs against your settlement amount.

# Contact us

## **To find out about your claim**

Please see the business card in this claim pack for the contact details of your case manager.

You can also call our Compulsory Third Party (CTP) injury claims team:

8am to 5pm

Monday to Friday

Phone: **13 11 60**

Visit: **[www.suncorp.com.au](http://www.suncorp.com.au)**

## **To resolve a dispute**

If you have a complaint about our service or our decisions, please contact your case manager.

If you prefer not to do this, or if you are not satisfied with how we handle your complaint, please call our customer relations team.

Phone: **1800 689 762**

Visit: **[www.suncorp.com.au](http://www.suncorp.com.au)**

## **Motor Accident Insurance Commission (MAIC)**

The Commission is the government body that oversees Queensland's CTP scheme. They can give you general information about the claims process.

Phone: **1300 302 568**

Visit: **[www.maic.qld.gov.au](http://www.maic.qld.gov.au)**

