Road map for personal injury benefits

Injury

0 MONTHS

See your doctor.

Report the accident to police within **28 days.**

Initial hospital + ambulance care is covered.

Claim

You need to claim within **3 months** of the accident. If you claim within **28 days**, you can get back pay to date of accident. If you miss this cutoff, you may still be entitled to claim backpay to the day after the accident date.

@ 3 DAYS

Insurer will be in touch within **3 working days** after you submit your claim.

@ 4 WEEKS

Claim will be processed within **4 weeks**.

Recovery

3 MONTHS

Medical and treatment costs covered.

$ UP TO 13 WEEKS

95%

95% of your pre-accident weekly earnings (less any earnings once you're back at work).

1 YEAR

Most claims finished by the end of **1 year.**

Medical and treatment costs covered.

$ FROM 14 WEEKS

80-85%

80-85% of your pre-accident weekly earnings (less any earnings once you're back at work).

$ @ 1 YEAR

Income support payments stop at **1 year** if you were mostly at fault or your injury is a 'threshold injury'.

Next Steps

5 YEARS

Medical expenses can continue for some types of claims.

$ FROM 1 YEAR

If you were partly at fault, your income support payments may reduce depending on how much you were at fault.

$ @ ANY TIME

For ongoing income support consider making an application for damages (lump sum compensation).

$ @ 24 MONTHS

Income support payments will stop if an application for damages (lump sum compensation) has not been made.

$ @ 5 YEARS

No more income support payments after **5 years**.

NSW GOVERNMENT

Need more information?
Contact CTP Assist on 1300 656 919 or email ctpassist@sira.nsw.gov.au
This is general information only.