The Green Slip Guide

Understanding Compulsory Third Party Personal Injury Insurance

NSW GOVERNMENT | Motor Accidents Authority

PROTECTION FOR MOTORISTS

Green Slip insurance is compulsory

You must buy a Compulsory Third Party (CTP) insurance policy, also known as a Green Slip, before you can register your vehicle. Your vehicle must be registered for the cover to be in effect. It is an offence to use an uninsured vehicle on the road.

It covers personal injury only

If you are the driver at fault in a motor vehicle accident, your Green Slip protects you against personal injury claims from third parties:

- your passengers
- other road users, such as drivers and motorcyclists, their passengers, pedestrians and cyclists.

It does NOT cover damage to property or vehicles.

Your Green Slip could save you a fortune

Without your Green Slip, you would be personally liable for the costs and losses of people you injure in a motor vehicle accident. Even good drivers need protection.

A momentary lapse of concentration could lead to an accident that would cost you dearly without your Green Slip.

PROTECTION FOR PEOPLE INJURED IN A MOTOR VEHICLE ACCIDENT

What costs does Green Slip insurance cover?

No matter who is at fault, Green Slip insurance covers some of the costs and losses of injuries, such as:

- initial public hospital and ambulance cover
- up to $5,000 in treatment expenses and lost income
- access to the Lifetime Care and Support Scheme for very serious injuries.

For people injured in an accident but not at fault, Green Slip insurance also covers:

- reasonable and necessary medical costs
- loss of income and ability to earn income
- for those with more severe injury, payments for 'pain and suffering' and loss of enjoyment of life.

If a person dies as a result of a motor vehicle accident, close relatives may also be covered for some costs and losses.

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How can I make a claim if I am injured?

The first point of contact to make a personal injury claim is the Motor Accidents Authority (MAA). We will give you a claim form and put you in touch with the Green Slip insurer of the vehicle that you consider caused the accident.

To make a claim:
- where possible, record the registration number of the vehicle that you consider caused the accident
- report the accident to the police by calling 13 14 44
- call our Claims Advisory Service on 1300 656 919 for help.

GREEN SLIP PRICING

Who sets Green Slip prices?

Insurers are licensed by the MAA to sell Green Slips and to handle claims. Insurers set their Green Slip prices in a competitive market, using rules set by the MAA. These rules make sure that Green Slips are as affordable as possible.

Insurers base their pricing on NSW-wide claims data and their own claims experience. They also offer discounts and loadings on Green Slips, based on the risks of the customer and vehicle.

Risk factors

Risk factors are applied by insurers. The MAA sets risk factors for types of vehicles, and the region where the vehicle is garaged. Each insurer sets other risk factors within limits set and reviewed by us. Examples include:
- age of the vehicle
- age of the driver/rider
- driver/rider record.

Safer drivers are often rewarded with better prices for Green Slips.

The MCIS levy

The price of your Green Slip includes the Medical Care and Injury Services (MCIS) levy, which covers the cost of:
- ambulance and initial NSW public hospital treatment for people injured in motor accidents
- care for the very seriously injured (through the Lifetime Care and Support Scheme)
- administration and regulation of the Green Slip scheme by the MAA.

PURCHASING YOUR GREEN SLIP

Shopping around

Comparing Green Slip prices is a good idea for any vehicle owner as prices can vary significantly from one insurer to another.

Our free online Green Slip Calculator (www.greenslips.nsw.gov.au) and Green Slip Helpline (1300 137 600) can help you shop around.

These services allow you to compare prices from all insurers quickly and easily, based on your individual circumstances. They are available 24 hours a day, seven days a week.

Your Green Slip must be for the same length of time as the vehicle's registration. You can decide on cover for 12 months or six months (for most vehicles weighing under 4.5 tonnes). Other options are available for fleet owners and motor dealers.

Give the correct information

Make sure you have your registration papers with you when you are renewing your registration and shopping around for your Green Slip. That way you can give the insurer correct information, and you will be able to buy your Green Slip.

For unregistered vehicles, have your vehicle's VIN or chassis number, and identification for the vehicle owner with you. This can be a NSW driver or rider licence, a Roads and Maritime Services customer number or a NSW photo card.

If you provide incorrect information to your insurer:
- you will be asked to pay the difference between the lower amount and what you should pay
- your registration could be suspended and cancelled and you may have to pay re-instatement fees.

Use-by date for registration

All Green Slips have a use-by date. This means you must use the Green Slip to register your vehicle by the date specified or it is no longer valid.

Green Slips for six-month registration have a use-by date of 21 days after the registration start date. If you don't renew by the end of 21 days, you can only renew with a 12-month policy.

For more information about the terms of your Green Slip policy, contact your insurer.

IF YOU CAN'T AGREE WITH AN INSURER

Try to sort out your complaint with the insurer first. If it is not resolved, you can ask the MAA for help.

If you have a dispute with a Green Slip insurer, our free dispute resolution services may be able to help you.

CONTACT US

For more information about Green Slips, contact the NSW Government's Green Slip scheme regulator, the Motor Accidents Authority.

Telephone 1300 137 131
www.maa.nsw.gov.au

Catalogue No. MAA102
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28112a 07/04/15A