

New CTP Green Slip scheme



From 1 December 2017

Before you can register any vehicle in NSW you must buy a compulsory third party (CTP) personal injury insurance policy – a Green Slip.

CTP Green Slips provide compensation for people who are injured in a motor vehicle accident. They do not cover damage to property or vehicles.

Who can claim

- You, your passengers or pillion passenger
- Anyone else driving or riding your vehicle
- The drivers, riders and passengers of other vehicles injured by your vehicle
- Other road users, including cyclists and pedestrians, injured by your vehicle

If a person dies as a result of the accident, close relatives may also be able to claim some expenses.

Drivers who are charged with a serious driving offence in relation to the accident will not be able to claim these benefits.



To find out more visit
[**www.sira.nsw.gov.au**](http://www.sira.nsw.gov.au)

How prices are set

In NSW, CTP insurance policies are sold in a competitive market, which is regulated by the State Insurance Regulatory Authority (SIRA).

Insurers set their own Green Slip prices, which is why we want you to shop around. To get the best deal use SIRA's Green Slip Price Check on our website.

Insurers base their prices on total NSW claims data and on their own claims experience. Risk factors include:

- where the vehicle is garaged
- age of the vehicle
- age of the driver or rider
- driver's or rider's record.

The Fund Levy and GST are always included.

The Fund Levy funds the Lifetime Care & Support Scheme, which pays for the lifetime treatment, rehabilitation and care of people who have been severely injured on NSW roads. It also pays for public hospital and ambulance services for anyone injured, as well as the administration costs of running the CTP Green Slip scheme.

Fraud

Fraudulent CTP Green Slip claims costs us all. If you hear or see anything, contact the CTP Fraud Hotline on 1800 600 444. For more information visit **www.sira.nsw.gov.au/reportctpfraud**.

More affordable Green Slips

The NSW Government's CTP Green Slip reforms have resulted in reduced premiums across most classes of vehicles.*

Prices have come down from 1 December 2017 for most policy holders, but prices will still be based on individual risk factors, so it pays to shop around for the best price.

How to find the best price

The **Green Slip Price Check** is an online tool to help you find an estimate of prices for the most common vehicle types and circumstances.

Go to **www.greenslips.nsw.gov.au** to get the best price.

Once you have your quote, contact a CTP insurer to arrange your Green Slip.

Choose 6 months or 12 months cover (length of cover must match length of registration).

On 1 December 2017, the NSW Government introduced a new CTP Green Slip scheme to better support people injured on NSW roads and to make Green Slips more affordable.

This information applies to people who are injured on or after 1 December 2017. If you were injured before this date call SIRA's CTP Assist on 1300 656 919.

*Injured motorcycle riders will receive more coverage and benefits under the new scheme and prices will remain similar to the previous scheme.

How to make a claim

Call SIRA's CTP Assist on 1300 656 919. We can help you make a claim and give you further information about the new CTP scheme.

- **As soon as possible:** report the accident to police.
- **Within 28 days:** lodge a claim with the at-fault driver's insurer to access the full range of benefits. SIRA can help with this.
- **Within 3 months:** if you lodge a claim after 28 days but within 3 months, you will still be covered but may not receive weekly payments for all lost income.

What you can claim

The new CTP scheme is focused on early support and recovery.

All injured people, regardless of fault (unless you are charged with a serious driving offence), will be able to claim up to 6 months of:

- a percentage of your pre-injury weekly income if you need time off work to recover
- reasonable and necessary treatment and rehabilitation expenses
- commercial attendant care if you need help around the home while you recover.

If you're not at fault and your injuries are more serious, you may be able to claim benefits beyond 6 months.

Those who have been severely injured may also be eligible for the Lifetime Care & Support Scheme.

For more information on benefits for injured people go to the SIRA website www.sira.nsw.gov.au.



This publication may contain information that relates to the regulation of motor accident third party (CTP) insurance in NSW. It may include details of some of your obligations under various schemes that the State Insurance Regulatory Authority (SIRA) administers.

However to ensure you comply with your legal obligations you must refer to the appropriate legislation as currently in force. Up to date legislation can be found at the NSW Legislation website **[legislation.nsw.gov.au](https://www.legislation.nsw.gov.au)**.

This publication does not represent a comprehensive statement of the law as it applies to particular problems or to individuals, or as a substitute for legal advice. You should seek independent legal advice if you need assistance on the application of the law to your situation.

This material may be displayed, printed and reproduced without amendment for personal, in-house or non-commercial use.

Catalogue no. SIRA08130 | ISBN 978 0 7347 4612 2

© Copyright State Insurance Regulatory Authority 1017

www.sira.nsw.gov.au