

### When may treatment accounts be paid by CTP?

Payment of accounts by Allianz may occur when:

- Liability is not in dispute or has been agreed
- A medical report confirms the need for treatment, where appropriate
- Treatment has been reasonably incurred as a result of the motor vehicle crash
- The amount of the account is appropriate

If there is any doubt, payment will not be made until further investigations or inquiries have been completed.

### Reduction in compensation

As provided by the Civil Liability Act, reductions in compensation may apply in relation to:

1. Seatbelts. A fixed 25% reduction for persons (16 years or older) not wearing a seatbelt as required under the Road Traffic Act.
2. Safety helmets. A fixed 25% reduction for persons (16 years or older) not wearing a safety helmet as required by the Road Traffic Act at the time of the crash.
3. Passenger compartments. A fixed 25% reduction for persons (16 years or older) travelling as a passenger in or on a motor vehicle with a passenger compartment, but not within the compartment (for example a van or utility).
4. Alcohol/drug consumption.
  - a) Drivers who have contributed to a crash and were intoxicated. There is a 25% or more reduction in cases where the Blood Alcohol Content (BAC) is less than 0.15%; and a 50% reduction or more when it is 0.15% or higher, or where the driver was so much under the influence of alcohol or drugs to be incapable of exercising effective control of the vehicle.
  - b) Passengers (16 years or older) travelling with an intoxicated driver. Where the driver's BAC is less than 0.15%, there is a fixed 25% reduction. Where the driver's BAC is 0.15% or more, there is a fixed 50% reduction. However, the passenger must be aware, or ought to be aware, that the driver was intoxicated.
  - c) Pedestrians/Cyclists who have contributed to their injuries and were intoxicated. There is a 25% or more reduction.

The above compulsory reductions are in addition to any other reductions for contributory negligence.

## What is Compulsory Third Party Insurance?

**Motor Accident Commission**  
Level 12, 50 Pirie Street  
Adelaide, South Australia 5000  
GPO Box 1045  
Adelaide, South Australia 5001

Telephone: (08) 8221 6377  
Facsimile: (08) 8221 6251  
Email: [mac@saugov.sa.gov.au](mailto:mac@saugov.sa.gov.au)  
Website: [www.mac.sa.gov.au](http://www.mac.sa.gov.au)



## Owners and drivers

Compulsory Third Party (CTP) insurance provides compensation to the injured victims of road crashes where the owner or driver of a South Australian registered vehicle is at fault. It also covers injured victims where a passenger is at fault.

CTP insurance premiums are paid when motor vehicles are registered.

### CTP Insurance in South Australia

In South Australia, the Motor Accident Commission (MAC) is the CTP insurer. Allianz Australia Insurance Limited (AAL) is the claims manager and is responsible for processing claims and handling enquiries.

### Who decides what CTP insurance will cost?

CTP premiums are set each year by the independent Third Party Premiums Committee, which comprises members representing motorists, the South Australian Government and three members with insurance expertise. The committee's presiding officer is a senior legal practitioner.

Premiums are influenced by the need to properly manage the CTP scheme and ensure there is sufficient funding to pay claims.

### Who is compensated?

South Australia has a common law scheme that is based on the principles of negligence. To be compensated, an injured person must prove that another (insured) person was at fault.

An injured driver in a single vehicle crash is usually ineligible for compensation. However, if a passenger is injured in a single vehicle crash, generally that person can attribute blame to the driver and is therefore entitled to claim compensation.

The CTP scheme does not provide insurance cover for damage to vehicles or property.

### When should an insured person report a crash to Allianz?

The insured person, such as the owner, driver or passenger of a South Australian registered motor vehicle, should report the crash as soon as is practicable to Allianz. Allianz will then send them the Accident Report form. Alternatively, the form can be downloaded from the website: [www.allianz.com.au/allianz/cict+sa.html](http://www.allianz.com.au/allianz/cict+sa.html)

### Is there an excess?

An insured person (who can be the owner, driver or passenger) deemed to be more than 25% responsible for a motor vehicle crash will need to pay an excess. The maximum excess is \$300.

### Alcohol, drugs and other breaches of policy

Where alcohol or drugs are involved in a motor vehicle crash, Allianz (on behalf of MAC) may recover from an insured person any money paid or costs incurred in settling a claim.

Recoveries may also be made for other acts including driving with reckless indifference, intending to cause injury or driving an unroadworthy vehicle.

### How can you save money?

People who make false motor injury claims are ripping off all South Australians, who pay more for CTP insurance as a result.

To report someone who is cheating the scheme, phone the Fraud Hotline on 1800 013 443 and help keep the cost of CTP insurance as low as possible.

Callers can remain anonymous and all information will be treated in strict confidence.

## Claimants

### When can an injured person make a claim after a crash?

An injured person should contact Allianz as soon as possible after a crash. Allianz will then provide advice on whether he or she is eligible to make a claim and may ask the person to complete the appropriate claim forms.

### Allianz can be contacted:

#### In person:

Allianz Australia Insurance Limited  
89 Pirie Street Adelaide SA 5000

#### By telephone:

Phone: 1300 137 331  
(from anywhere in Australia for the price of a local call)  
Fax: 1300 137 431

#### By mail:

Allianz Australia SA - CTP  
GPO Box 2198 Adelaide SA 5001

### What compensation may be paid?

The common forms of compensation payments are for:

- Treatment expenses (see below)
- Non-economic loss, including pain and suffering and disfigurement
- Loss of earning capacity (past and future) excluding the first week's loss
- Loss of dependency
- Attendant care
- Funeral

### What types of treatment expenses can be claimed?

Allianz may authorise payment on behalf of MAC for treatment expenses such as:

- Medical
- Pharmaceutical
- Ambulance
- Hospital
- Physiotherapy
- Chiropractic

For information on entitlement to compensation for other treatment or services please contact Allianz.

### Who is responsible for the payment of the accounts for treatment?

The injured person is technically responsible for treatment expenses incurred prior to claims being settled. While Allianz has no legal obligation to pay the accounts progressively, it does so, on behalf of MAC, providing the conditions outlined overleaf are met.

It is advisable to enquire about the cost of treatment and eligibility for progress payments before agreeing to treatment.