



Video: CTP Claims and the Lifetime Support Scheme

Andersons Solicitors' Partner Sarah Vinall unpacks CTP Insurance Claims and the Lifetime Support Scheme in this short video:

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TRANSCRIPT:

The Lifetime Support Scheme is a scheme that provides reasonable and necessary treatment, care and support for people who have suffered certain types of injuries in a car accident.

What injuries entitle you to the scheme?

So the types of injuries that entitle you to go on the scheme are the more severe or catastrophic injuries and they include a moderate or severe brain injury, spinal cord injury, amputation, severe burns or blindness.

How do you get accepted onto the scheme?

To get accepted onto the scheme, the first step is to make an application and that can be made by the injured person or somebody on their behalf or by the CTP insurer.

Often the hospital will be the one that lets the person know that they might be entitled to go on the scheme and they will help them with the paperwork.

Once you make the application, the lifetime support authority will make an assessment and if you are accepted they will advise you that you are an interim participant of the scheme.

Once your injuries have stabilised they will do another assessment to see whether you still meet the criteria. and they'll let you know whether you have become a permanent member of the scheme.

How does the Lifetime Support Scheme differ from the CTP Scheme?

There are three main differences between the Lifetime Support Scheme and the CTP scheme.

The first one is that the Lifetime Support Scheme is a no fault system, so you are covered even if you were at fault for the accident.

The second main difference is that the Lifetime Support Scheme is only for certain types of injuries and they tend to be the severe and catastrophic injuries.

The third thing is that the Lifetime Support Scheme covers you for your treatment, care and support, but it doesn't pay other types of compensation such as your lost income.

If I'm on the Lifetime Support Scheme, can I make a CTP Claim?

If you're on the Lifetime Support Scheme, you might also be entitled to make a CTP claim. And that will be if another driver is at fault for the accident.

If you are able to make a CTP claim, you're entitled to claim compensation for pain and suffering, your lost income, your lost superannuation, loss of earning capacity for the future, interest, and your partner might be able to make a loss of consortium claim.

How can Andersons Help?

At Andersons, we've got a team of lawyers experienced with both the Lifetime Support Scheme and the CTP system. If you'd like some further information, contact us on 8238 6666 or email enquiry@andersons.com.au