



# Your Recovery Guide:

What you need to know

**NSW CTP Claims**

# Getting started

This guide outlines the NSW CTP claims process and will help explain what you need to know as you start on your recovery journey. You may want to save it so you can refer to it later.

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Important terms

**Certificate of Fitness:** A certificate issued by a medical practitioner outlining your ability for work or usual activities.

**First Liability Decision:** The decision to formally accept or decline the claim for 52 weeks from the date of accident which will be provided to you in writing.

**Second Liability Decision:** The decision to formally accept or decline the claim beyond 52 weeks from the date of accident which will be provided to you in writing.



# Staying in touch

Your case management team will keep you updated about your claim by phone and email. Let them know what method of communication works for you and when the best times to call you are. If you need to contact us about your claim, you can contact your case manager directly or you can contact your case management team at:



**1300 131 319**

Monday to Friday 8.30am – 5.00pm



**[NSWCTPclaims@allianz.com.au](mailto:NSWCTPclaims@allianz.com.au)**

Please include your claim number in the subject line so we can identify your claim.

**You need to let us know if any of the following change:**

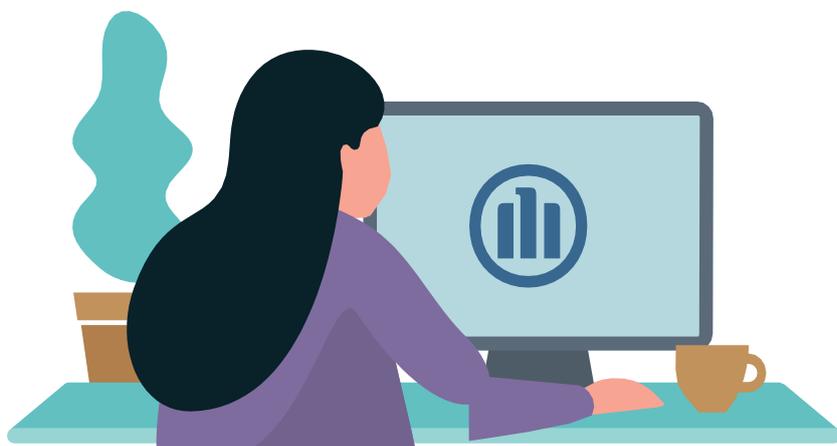
- Your employment status or income
- Personal details
- Your medical or treatment providers

We're here to support you in your recovery to health and work, so please get in touch if you need help with your claim.

In addition to speaking with us, you can also seek assistance from SIRA's help centre – CTP Assist on 1300 656 919 between 8.30-5pm weekdays or via email [ctpassist@sira.nsw.gov.au](mailto:ctpassist@sira.nsw.gov.au) for general advice about your personal injury claim.

**We value your feedback**

To further improve your customer experience, you may from to time to time receive a survey which we would encourage you to complete.



# The claims process



## There's a motor vehicle accident

You will require a police event number and, if applicable, attach any photos or witness statements. These documents will help us process your claim.

Seek medical help – your GP (or other medical practitioner) will assess your injury, prescribe treatment, and make referrals. You will need to obtain a certificate of fitness to lodge a CTP claim, your certificate will demonstrate your fitness for work/usual activities.

For more information of personal injury benefits visit, <https://www.sira.nsw.gov.au/claiming-compensation/motor-accidents-injury-claims/from-1-april-2023/personal-injury-benefits>



## Our first liability decision

Once we have received your claim form and certificate of fitness, we will begin reviewing whether your claim has been accepted for up to 52 weeks from the date of accident.

When liability is accepted for statutory benefits; we pay:

- ✓ The reasonable and necessary medical treatment that you may require because of your motor accident-related injuries. This is paid for at least 52 weeks from the date of the motor accident.
- ✓ A percentage of your pre-accident weekly earnings for any period where you are suffering a loss of earnings because of your motor accident-related injuries. This is paid for at least 52 weeks from the day after your accident. This amount will be between 80% - 95% of your pre-accident weekly earnings.



## Treatment and care

During your recovery, it's important to focus on what you can do, rather than what you can't. Your tailored recovery plan will detail which treatments you need and whether you are able to recover at work/usual activities by completing the same role, working reduced hours, or performing different duties, if appropriate.



## Our second liability decision

We will let you know if your claim has been accepted after 52 weeks within 9 months of receiving your claim. If sufficient information is received before this, we will try and make our decision earlier.

The Motor Accident Injuries Act 2017 (NSW) (Act) provides that statutory benefits will continue beyond 52 weeks after the date of accident if we determine you are not wholly or mostly at fault in the accident, and you have not sustained a "threshold injury".



## Claim finalised

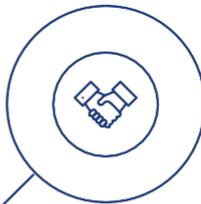
Your claim will cease after 52 weeks if you are found to be wholly or mostly at fault in the accident or you have sustained a "threshold injury."

For more information visit, <https://www.sira.nsw.gov.au/claiming-compensation/motor-accidents-injury-claims/from-1-april-2023/understanding-threshold-injury>

# Who is involved with my claim? **Your support crew**

## Allianz

Allianz is a trusted claims service provider with experience in personal injury claims. Your case management team are here to help manage your claim and support you in your recovery to health.



## Treatment Providers

Treatment providers will help assess and treat your injury. They will also advise on alternate duties or modifications that can support you to recover at work.



Working with your case management team and treatment providers is critical for your recovery. You will be involved by attending medical appointments, working with your case management team and treatment providers to develop your recovery plan and participating in treatment, which may include recovering at work.

## Nominated Treating Doctor

A nominated treating doctor is the medical practitioner you choose to manage the treatment of your injury and to assist in your safe recovery at/return to work. Normally, this would be your GP.



## Rehabilitation Providers

Allianz may recommend a rehabilitation provider, or you may nominate a provider, at any time during your claim to help with your return to work and health. Your consultant will collaboratively work with you and your support team to facilitate a positive recovery at work through delivery of services. Their engagement can be short or long term, depending on your individual circumstances and needs. Services they can provide may involve identifying safe and suitable work, recommending modifications for your work environment, designing and implementing a tailored plan to help you achieve your recovery goals.



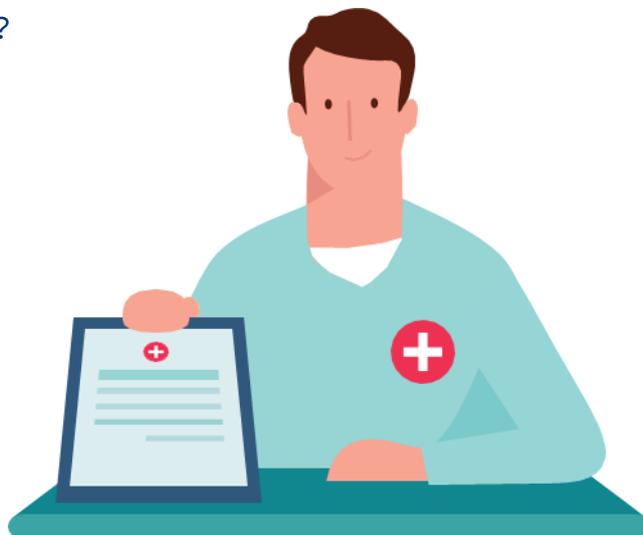
## Third Party Authority

A third-party authority is an agreement between you and someone you trust (the 'third party'). This could be a family member or close friend who can access and discuss your claim on your behalf.

# Certificate of Fitness

## What is a certificate of fitness and how is it different from a general medical certificate?

A SIRA certificate of fitness is used by your nominated treating doctor, treating physiotherapist or psychologist who are SIRA approved, to describe the nature of your injury/illness, fitness for work, and your required treatment for a safe and sustainable recovery. It differs from a normal sickness certificate because it provides essential information to the insurer managing the claim, including:



- Your name and details
- The type of injury/illness (diagnosis) and date it occurred
- How the injuries impact your ability to do normal activities including work
- The details of your medical practitioner who completed the certificate including their provider number
- Information on the planned treatment



Further information on the certificate of fitness visit, [https://www.sira.nsw.gov.au/for-service-providers/cofcoc#For motor accidents](https://www.sira.nsw.gov.au/for-service-providers/cofcoc#For_motor_accidents)

## Why do I need to obtain a certificate of fitness?

You must have a valid certificate of fitness to claim weekly benefits and treatment. The certificate of fitness is the tool your nominated treating doctor will use to communicate with your employer and your case management team. It provides critical information that your case management team will use to tailor an approach for your injury management, recovery at/return to work and treatment requirements, effectiveness and goals.

## How often will I need to obtain an updated certificate of fitness?

As you progress in your recovery, your capacity for work may change. As such, it is important that you maintain a current, completed certificate of fitness and provide to your employer and insurer so they can continue to tailor the approach for your injury management and recovery and/or return to work. Usually, a certificate of fitness does not exceed 28 days.

# Factual Investigation

We may refer for a representative from an external Factual Investigation provider to arrange a time that is suitable for you to discuss the motor vehicle accident and obtain your statement.

We may request statements from all parties involved.

For example – all drivers, passengers, police officers and witnesses to the motor vehicle accident.



The reason we may engage a factual investigator is because:

- We need to clarify the details of the accident.
- We were unable to contact all parties involved in the accident and require further clarification to the circumstances leading to the accident.
- We require further information in relation to the details of the accident as there has been conflicting information provided by the parties involved.

# Treatment and care benefits

As part of your recovery, you may need to receive medical or other treatment, such as:

- Treatment in a public or private hospital
- Treatment by medical practitioners, physiotherapists, chiropractors, osteopaths, psychologists, exercise physiologists, dentists, other allied health practitioners, Diagnostic investigations
- Provision of artificial aids
- Pharmaceutical

Upon receipt of your CTP claim, you will receive a letter outlining your pre-approved treatment. As they are pre-approved treatments, you are not required to obtain written approval from Allianz prior to commencing initial medical treatment/services.

Depending on your individual circumstances, you may be eligible for other benefits including:

- Weekly income payments
- Rehabilitation services
- Domestic assistance services and/or modifications to your home or vehicle.
- Travel expenses (see attached Travel Expense Form)
- Death benefits and funeral expenses, for further information about funeral expenses visit <https://www.sira.nsw.gov.au/motor/for-individuals-and-their-families/for-people-who-have-lost-a-family-member/funeral-expenses>



Once your statutory benefits have been accepted you will be required to provide a formal treatment referral from your nominated treating doctor and submit the referral to your case manager for review.

Reimbursement for out-of-pocket expenses will be paid electronically.

Please note, it can take up to 20 business days for the reimbursement to be processed once received.



**To receive payments electronically**, please provide your EFT details on your statutory benefits claim form.

**To claim these expenses**, please send all treatment requests and itemised receipts to [NSWCTPclaims@allianz.com.au](mailto:NSWCTPclaims@allianz.com.au) with your name, claim number and the expenses you are claiming.

# Innovative Support

## Person Centered Care



Allianz is committed to empowering you in your recovery journey through value-based healthcare, backed by evidence and clinical best practice.

We look at the latest research to understand and implement treatment that is timely, appropriate, high quality and promotes effectiveness and efficiency in care.

Maximising the impact of treatment to support your recovery is our goal, whether you are looking at a return to daily activities or work.

## Innovation through collaboration



We are dedicated to Innovation and improving your general claims experience with Allianz. Allianz offers tailored early intervention programs specifically designed for common injuries sustained. You may be asked to complete a survey after claim lodgment to help us support you with recovery planning.

Some current initiatives include:

- MyWhiplash Navigator website resource and WhipPredict screening for whiplash injuries.
- Virtual Reality treatment program for customers who may have a fear of getting back behind the wheel after their accident.
- Dedicated Trauma and Grief Support Service for nervous shock injuries.
- Individual Placement for customers who are ready to integrate back into the workforce but need additional support due to mental health.
- Psychosocial Support program for customers experiencing vulnerabilities.

## How you can get involved?



Speak to your case manager today to see what program may be suitable for you and how you can be referred.



We are currently working with a number of Australian Universities to monitor our innovative programs and you may be extended an invitation to participate in a research study.

Your participation and lived experience will help carve the path for future customers as we share our findings with the industry.

# Income support

## Claiming for loss of earnings

Returning to work as soon as possible increases your chances of a quicker recovery. We will work with you to help facilitate this. At the same time, we know that income security will help you focus on getting the right treatment, improving your health, and maximising your recovery.

For us to commence making payments for your loss of earnings, the Act requires us to obtain further financial information from you to make sure we pay you the correct amount.

These documents may include:

- Pay slips
- Pay run from your employer
- Individual and business taxation returns (if self-employed)
- Business Activity Statements (if self-employed)
- Profit and loss statements (if self-employed)

## The following table outlines the weekly payment entitlement periods and rates of your Pre-Accident Weekly Earnings (PAWE):

Entitlement Period (from day after date of accident)	Total Loss of Earning Capacity	Partial Loss of Earning Capacity
13 weeks	95% of PAWE	PAWE (less any amount you have the capacity to earn) x 95%
14 - 52 weeks	80% of PAWE	PAWE (less any amount you have the capacity to earn) x 85%
Beyond 52 weeks*	80% of PAWE	PAWE (less any amount you have the capacity to earn) x 85%

\*entitlements only continue after 52 weeks in certain circumstances

## If you disagree with any decision made throughout your claim

- You have the right to seek an internal review with our independent internal review team within 28 days of receipt of our decision. You can make an application using internal review application form. Alternatively, email [nswctp\\_internalreview@allianz.com.au](mailto:nswctp_internalreview@allianz.com.au), or phone us to make the application.
- If you do not agree with the internal review decision, you can refer the matter to the Personal Injury Commission (PIC). The PIC can be contacted on 1800 PIC NSW (1800 742 679) or at [www.pi.nsw.gov.au](http://www.pi.nsw.gov.au) or by mail at The Registry, PIC, PO Box 594, Darlinghurst, NSW, 1300.
- You may wish to seek legal advice about the decision. If you are not already legally represented and wish to speak with a lawyer, please contact the Law Society of NSW on (02) 9926 0333 or visit their website at <https://www.lawsociety.com.au/for-the-public/find-a-lawyer>
- If you wish to make a complaint, you can seek assistance from the Independent Review Office on 13 94 76, via email on [contact@iro.nsw.gov.au](mailto:contact@iro.nsw.gov.au), visit their website at [www.iro.nsw.gov.au](http://www.iro.nsw.gov.au) or by mail at Level 17, McKell Building, 2-24 Rawson Place, Haymarket, NSW, 2000.

# Further information

The Motor Accident Injuries Act 2017 established a new scheme of compulsory third party insurance and provision of benefits and support relating to the death of or injury to a person as a consequence of motor accidents.



## Allianz NSW CTP Claims

Your case management team is here to help and guide you through your return to health and help facilitate your recovery and work with your treatment providers where medical evidence supports this.

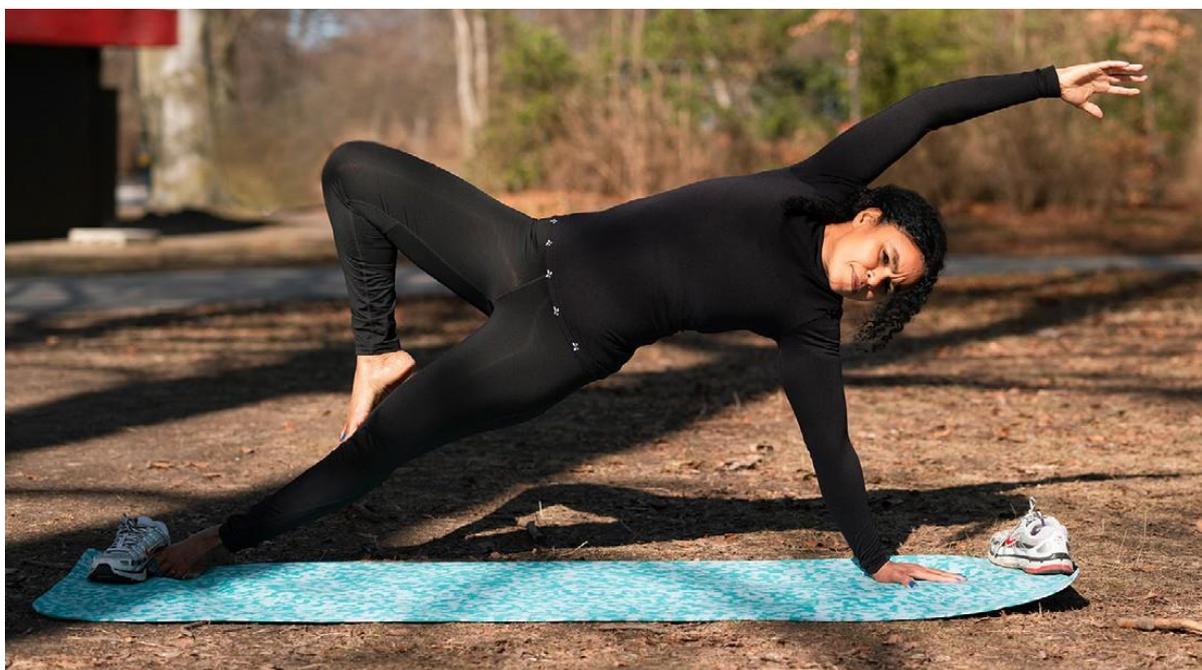
You may also find helpful information on our website, <https://www.allianz.com.au/ctp-insurance/nsw/claims.html>

## SIRA

SIRA is the State Insurance Regulatory Authority. The SIRA website has details information regarding the NSW CTP Scheme.

Visit the SIRA NSW Website, <https://www.sira.nsw.gov.au/claiming-compensation/motor-accidents-injury-claims/from-1-april-2023/personal-injury-benefits> here you find videos, forms, templates, and other important information to help navigate your claim.

Visit the SIRA NSW – Injury Advice Centre Online <https://www.sira.nsw.gov.au/theres-been-an-injury/injury-advice-centre> here you'll find easy to understand, practical advice to help you (or someone you know) recover from an injury.



Allianz Australia Insurance Limited ABN 15 000 122 850

*The information contained in this guide is general information only and is not meant to be legal advice. The information should be read in conjunction with the relevant NSW CTP legislation and regulations. For further information please contact your Allianz Case Manager or the State Insurance Regulatory Authority*