

Common Law Damages (lump sum compensation)

If your injuries were caused by the owner or driver of another vehicle and your injuries are more serious, you may be entitled to lodge a claim for damages, also known as lump sum benefits.

Damages can be awarded for past and future loss of earnings if you can't work or have lost some capacity to work. Non-economic loss, sometimes called "pain and suffering," is also available if your permanent impairment is more than 10%.

If you lodge a claim for damages, we'll assess your eligibility and inform you within three months as to whether we accept your claim. If you think you may be entitled to lodge a claim for damages and require further information, please speak to your dedicated Claims Consultant.

You can find out more about damages by visiting the State Insurance Regulatory Authority or SIRA website (sira.nsw.gov.au/claiming-compensation/motor-accidents-injury-claims). You may also wish to engage a lawyer to assist you in making a claim for damages. You can visit the Law Society of NSW website (www.lawsociety.com.au) to find a personal injury specialist lawyer.