

Support for you during recovery

A goal of CTP insurance is to support you in your recovery. Your path to recovery can be affected by many things. Although everyone's recovery is different, most people recover within six months. For others, recovery may take longer, particularly if their injury is more serious.

If you've been injured, it's important to see a general practitioner as soon as possible. Your general practitioner will assess your injury and recommend treatment for you.

To make a claim, you are required to have a general practitioner complete a 'Certificate of Fitness', which is a type of medical certificate. This certificate will be updated throughout your recovery.

Returning to work

Research shows that getting back to work and your normal activities, even if you have not completely recovered, can help you recover faster. It's also helpful to remain connected to your community and take part in your normal activities, if you are able to do so.

Keeping active and connected has been shown to assist with recovery from injury. If you are concerned about whether a particular activity is safe for you, you should always speak with your general practitioner.

We can support you to return to work safely following injury, including referring you to an Occupational Rehabilitation Provider to assist in developing a return-to-work plan. If you have lost your job as a result of your injuries, we can provide job-seeking support, including re-training, if needed.

We can also provide assistance to help you return to education and other activities that you may have been undertaking before your accident.

We'll work with you and your medical professionals to develop a recovery plan to help you get on with your life.

Treatment expenses

Once you have lodged a claim, we will let you know within 28 days whether your claim has been accepted.

Once we accept that payment of your claim is our responsibility, we'll pay for the treatment and care considered to be reasonable and necessary for your accident-related injuries.

In most cases, you or your health care professional will need to seek approval before you commence treatment or care. When we receive a request, we will make a decision within 10 days. If we need more information, we will contact you.

Normally, we will pay your medical professionals directly, however if you pay for treatment and care expenses, you should send us your receipts so we can reimburse you. You may also be eligible to claim some of your travel expenses to attend treatment.