

What's covered by CTP Insurance?

At NRMA Insurance, we're here to help. So we've developed this series of videos to assist you to navigate the CTP claims process.

CTP insurance, otherwise referred to as a Green Slip, is required to register a motor vehicle in NSW. It provides a safety net for anyone injured in a motor vehicle accident.

This video will give you a brief rundown on what benefits you may be eligible to access if you've been injured in a motor vehicle accident.

What is covered by CTP?

CTP insurance covers the reasonable and necessary costs of your injuries. This may include treatment and care.

For example, if you required emergency hospital care and ambulance transport from the accident scene, these expenses will likely be covered.

You may also receive medical benefits for any reasonable and necessary treatment like visits to your general practitioner or physiotherapist.

If you are unable to work because of your injuries, you may also be eligible to receive a percentage of your pre-injury weekly income. You may also be entitled to a lump sum payment known as damages, which are explained in another video in this series.

How long will I be covered?

Anyone who is injured in a motor vehicle accident in New South Wales can lodge a CTP claim, which may include reasonable and necessary treatment and care expenses for a period of up to 12 months from the date of their accident.

If you were not at-fault in the accident and your injuries are more serious, your benefits may extend beyond 12 months.

When should I lodge a CTP claim?

If you lodge your CTP claim within 28 days of the date of the motor vehicle accident and are unable to work because of your injuries, you can receive income benefits from the day after the accident. If you lodge your claim after 28 days, you will receive income benefits from the time we receive your claim. However, there may be some circumstances when we can pay your income benefits from the day after your accident if you lodge your claim after 28 days. Talk to your Claims Consultant for further details.

CTP claims must be lodged within three months of your accident. If you don't lodge your claim within three months, you will need to provide an explanation for the delay in lodging your claim.

You can lodge your CTP claim by contacting us on this number (1800 032 220) or by visiting our website (www.nrma.com.au/claims/ctp-insurance) and downloading the 'Application for personal injury benefits' form.

Completed forms can be sent to us via email (piclaims@iag.com.au) or post:

NRMA Insurance CTP Claims

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