NRMA INSURANCE | A Help Company

Information Sheet

This information sheet has been compiled for people involved in the incident on Newcastle Link Road, Wallsend on 3 October 2026. It provides information about who may be entitled to receive benefits and what benefits may be available.

NRMA Insurance is the Compulsory Third Party (**CTP**) insurer for the vehicle involved in this incident and will manage all CTP personal injury claims arising from the incident.

We're here to help. To speak to one of our team, please call 1800 032 220.

Who can make a CTP claim for injury?

A person who is injured in a motor crash in NSW may be entitled to make a claim for statutory benefits under the NSW Compulsory Third Party (**CTP**) scheme. This includes people who are **physically injured** in a motor crash but also those who have suffered a **psychological injury** because of a motor crash.

Physical injury

If you suffered a physical injury as a result of the incident, you may make a claim for statutory benefits. You will need to provide confirmation of your injury by providing a Certificate of Fitness from a doctor (see '*I want to make a claim, what do I do now*').

Psychological injury

For people who have suffered a psychological injury because of a motor crash, there are additional requirements which need to be met to make a claim for statutory benefits:

1. **You must have a recognised psychological condition**

This means you must have a diagnosed psychiatric illness (for example, post-traumatic stress disorder, depression or an anxiety disorder) from an appropriately qualified health practitioner, such as a psychiatrist or psychologist. General grief, distress or sadness do not meet this requirement.

2. **How you were involved**

If you have a recognised psychiatric illness, you may be able to make a claim for statutory benefits if you were at the crash scene and saw another person being seriously harmed or put in danger.

Close family members of people who were seriously harmed or put in danger in the crash can also make a claim for statutory benefits, even if they did not witness the crash. Close family members include:

- A parent or another person with parental responsibility for the person that was injured
- The spouse/partner of the person that was injured
- A child or stepchild of the person that was injured, or any other person for whom the person that was injured has parental responsibility
- A sibling, half-sibling or stepsibling of the person that was injured

3. **The motor crash must be someone else's fault, or no one's fault**

This means that the crash had to have been caused by someone else or be a crash where no one was at fault (sometimes called a 'blameless' crash). For example, a crash caused by a driver having a sudden medical episode they could not have known about.

4. **Your psychiatric injury was a foreseeable result of the motor crash**

This means it must have been reasonably predictable that an ordinary person in your situation could develop a recognised psychiatric illness because of the crash.

What's covered?

Once a claim is made and accepted, injured people may be entitled to up to 52 weeks of statutory benefits from the date of the incident. This may include:

- Reasonable and necessary medical treatment and care expenses related to your injuries
- Weekly payments to partially replace lost income if your injuries affect your ability to work

Statutory benefits can extend beyond 52 weeks for people who were not mostly at fault and whose injuries are not minor (threshold) injuries.

When should I lodge a claim?

You should lodge your claim as soon as possible.

To receive weekly payments for loss of income from the date of the crash, you must lodge your claim within 28 days of the crash (**by 31 October 2026**).

If you lodge your claim more than 28 days after the accident, you may not be able to receive payments for income loss between the date of the crash and the date you lodge your claim, unless you can provide a full and satisfactory explanation for the delay in making your claim.

A claim for statutory benefits must be made within three months of the motor crash. You can lodge a claim more than three months after the date of the crash if you provide a full and satisfactory explanation for the delay in lodging your claim and the claim is made within three years of the crash.

What about a lump sum payment?

Lump sum compensation (known as common law damages) may be available to people whose injuries are not minor injuries and whose injuries were caused, wholly or partly, by the fault of another person.

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Common law damages include damages for economic loss and, where your permanent impairment is assessed at more than 10%, damages for non-economic loss.

More information on these claims is available on the State Insurance Regulatory Authority (**SIRA**) website: Lump sum compensation (common law damages)

I want to make a claim, what do I do now?

To make a claim for statutory benefits, you will need to complete and submit an Application for Personal Injury Benefits form and Certificate of Fitness to NRMA Insurance. Section 2 of the Certificate of Fitness needs to be completed by a medical practitioner.

Both of these forms are available on the NRMA Insurance and SIRA websites:

NRMA Insurance - CTP Green Slip injury claims (NSW)

SIRA – For individuals and their families

You can also call us on **1800 032 220** and we will email or mail the forms to you.

Once completed, you can lodge your forms by sending them to:

Email piclaims@iag.com.au

Post: NRMA Insurance
CTP Claims
GPO Box 481
Sydney NSW 2001

You can also lodge your claim online through Service NSW using your MyServiceNSW Account. You will need to add 'Motor accident injury claims (CTP insurance) service' under 'My Services'.

Will I need to provide anything else?

If you have any receipts or invoices for medical treatment you have received, please submit them with your completed application form.

Once we have received your claim, we will be in touch to let you know what other information may be required. If you are claiming loss of income, we will request evidence of your income before and after the crash.

Who can I contact for help or if I have a question?

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For more information, or if you have any questions, you can contact our team on **1800 032 220**.

You may also seek general assistance and support from CTP Assist on **1300 656 919**. CTP Assist is part of SIRA and provides assistance, support and advice to injured people about their CTP claims.

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