**New Motor Accident Injuries Scheme Process**

### Accident
- Seek initial hospital and ambulance attention if required.
- See your doctor.
- Obtain medical certificate stating injury is consistent with accident.
- Report the accident to police. Note the police report number.

### Application
- Submit application form to relevant insurer. Must include medical certificate and police report number.
- Insurer acknowledges receipt of application and provides claim number.
- If application is incomplete, insurer will advise applicant what is required.

### Recovery and Support
- Certain allowable treatment expenses reimbursed (e.g. GP, allied health treatments). Limits to the number of treatments will apply.
- Insurer accepts or denies application.

#### UP TO 28 DAYS AFTER INSURER ACKNOWLEDGES RECEIPT OF APPLICATION
- Insurer accepts or denies application.
- Make all outstanding defined benefit payments. Income payments, and treatment and care payments backdated to date of accident.
- Provide reasons. Allowable expenses paid will not be recoverable from the applicant (except in the case of fraud).

#### Defined Benefits
- **Treatment and Care Benefits**
  - Treatment and recovery plan developed to pre-approve reasonable and necessary treatment and care.
  - All reasonable and necessary expenses reimbursed, or directly billed if pre-approved.*
  - Review regularly.

- **Income Replacement Benefits**
  - Loss of income payments paid at 95% for eligible payments during the 13 weeks period after accident and 80% thereafter.
  - Applies while the person is not fit or has no capacity to work.
  - Top-up available for partial return to work.
  - Review regularly.

- **Whole Person Impairment Assessment**
  - After 6 months, if the injury has stabilised, the applicant can have a Whole Person Impairment assessment to assess level of permanent impairment.
  - Conducted by Independent Medical Examiner.

- **Quality of Life Benefits**
  - Scaled according to Whole Person Impairment percentage.
  - Must be a Whole Person Impairment of 5% or more to receive Quality of Life Benefits.

- **Death Benefits**
  -

#### Common Law Claims Process
- Notice of Claim
- Must be made within 3 months of Whole Person Impairment assessment or Whole Person Impairment estimate.

- **INSURER ACCEPTS LIABILITY**
  - Settlement conference and negotiations.
  - Offer of Settlement.
  - Accepted
  - Accepted
  - Court proceedings commenced.

- **INSURER DENIES LIABILITY**
  - No further action.
  - Court proceedings commenced.

* A late application made more than 13 weeks after the accident may be accepted if made within two years and a full & satisfactory explanation given. Injuries that manifest themselves after the date of accident is a justifiable reason for a late application. No access to immediate benefits before acceptance of application.

** Defined benefits cease when treatment and care is no longer reasonable and necessary, a common law claim is finalised, or at 5 years from the accident; whichever is earlier.

---

* Blameless/No-Fault Motor Accident: under a common law claim, the driver in this type of accident is deemed to be at-fault for the purpose of others being able to make a common law claim. This covers situations where a person is injured through no fault of their own, but cannot demonstrate that another party was at fault. For example, an accident occurring due to a driver suffering a heart attack.