

Fatal motor vehicle accidents

If a family member has died because of a motor vehicle accident, support and compensation may be available.

CTP insurance claim

If a family member has died because of a motor vehicle accident, and somebody else was (at least partly) responsible for causing the accident, you can lodge a CTP claim.

If the claim is accepted, the CTP Insurer can cover reasonable funeral expenses. Compensation may also be available.

If you're unsure whether your claim will be accepted, contact the CTP Insurer of the at-fault vehicle for advice.

If you don't know the at-fault vehicle's CTP Insurer, or it's registered interstate, contact the CTP Regulator by calling 1300 303 558 or emailing ctp@sa.gov.au.

Who can claim?

A CTP fatality claim can be made by, or on behalf of, the deceased's:

- Spouse or domestic partner
- Child or grandchild
- Parent or grandparent
- Siblings.

This includes step-relatives and half-siblings.

What's covered?

If a fatality claim is accepted, the insurer may cover:

- Reasonable funeral expenses
- Compensation.

You can also make a separate claim for your own treatment, care and support (for example, if you need mental health care).

The type and amount of compensation available will depend on your individual circumstances. Examples of things you may be compensated for include:

- Loss of financial support from the deceased
- A partner's loss of their romantic relationship
- Suffering caused by losing a child or parent.

Timeframes

Contact the at-fault vehicle's CTP Insurer and lodge a claim as soon as possible.

Ideally, claims should be lodged within six months of the motor vehicle accident. Contact the insurer if you think you need more time.

How to lodge a claim

1. Complete a claim form

To make a claim for **funeral expenses** and **compensation**, complete a Fatality Claim Form.

One form should be completed when one death has occurred, even if multiple relatives are claiming compensation.

To make a claim for your **injuries** (including mental harm) and **medical costs**, complete an Injury Claim Form.

Claim forms can be completed online at www.ctp.sa.gov.au. You can also download and print paper forms from our website.

If you would like us to post a copy of the forms to you, call us on 1300 303 558 or email ctp@sa.gov.au.

2. Send the forms to the at-fault vehicle's CTP Insurer

If you know the at-fault vehicle's registration, use EzyReg to check who their CTP Insurer is: www.account.ezyreg.sa.gov.au/ctp-insurer-search.htm.

If the registration is unknown, or the vehicle was unregistered when the accident happened, send your completed forms to the CTP Regulator. Email ctp@sa.gov.au or post forms to GPO Box 1095, Adelaide SA 5001.

Ideally, try to include with the form:

- The death certificate
- Invoices for funeral expenses
- Proof of the deceased's income and relationships (for example, a marriage certificate) if applicable.

CTP Insurer support

Each insurer has staff who are trained and experienced in helping people work through fatality claims:

Insurer	Contact
AAMI	Megan Kadokura 08 7322 1276
Allianz	Erin Burke 08 7420 2577
NRMA	Michelle Pulleine 08 8257 7109
QBE	Rebecca Russell 08 8213 5301
Youi	James Lane 08 8218 6682

Legal advice

You don't need a lawyer to make a CTP claim. However, you can seek legal advice at any stage.

The **Law Society of South Australia** can help you find a lawyer:

08 8229 0200
email@lawsocietysa.asn.au
www.lawsocietysa.asn.au

The **Legal Services Commission** can provide free, general legal advice:

1300 366 424
LSC.Correspondence@lsc.sa.gov.au
www.lsc.sa.gov.au

Other support

CTP Regulator

If you are unsure where to start, we can point you in the right direction and answer any questions about CTP insurance.

1300 303 558

ctp@sa.gov.au

www.ctp.sa.gov.au

Road Trauma Support Team of South Australia

Free counselling for people affected by road trauma.

0400 705 066

RoadTraumaTeamSA@gmail.com

www.roadtraumasupportsa.com.au

Funeral AssistanceSA

Help with funeral expenses if you are experiencing financial hardship and unable to claim them under the CTP Scheme.

1300 762 577

FuneralAssistanceSA@sa.gov.au

Victims of Crime South Australia

Help to deal with the impacts of a motor vehicle accident, if it involved a crime.

08 7322 7007

VictimsOfCrime@sa.gov.au

www.voc.sa.gov.au

Lifeline

Mental health crisis support, available 24/7.

13 11 14

www.lifeline.org.au