



# Injured in an Accident but missing the driver details? Here's what to do

Being involved in a motor vehicle accident can often be a scary and stressful experience. Sometimes your injuries may be so severe that you are unable to obtain the details of the at fault driver at the scene of the accident.

The good news is that you can still lodge a compulsory third party (CTP) claim for your injuries.

## Lodging a Claim

To lodge a claim, you will need to complete an Injury Claim Form. The form can be found at this link: <https://www.ctp.sa.gov.au/resources/forms>

Once completed, you can lodge the Injury Claim with the CTP Insurance Regulator directly.

The CTP Insurance Regulator will then allocate your claim to one of the CTP insurers (AAMI, Allianz, NRMA, QBE or Youi) within two business days. This is because the Nominal Defendant Scheme will step in while you are unaware of the vehicle registration details to ensure you are still able to claim compensation for your injuries.

The insurer will then make contact with you within seven business days, allocating you a claim

reference number which can be provided to any of your treating doctors or health practitioners.

## **I've now been provided with the details of the at fault driver. What now?**

In the meantime, if the police attended the scene of the accident, you should contact your local police station and ask for a copy of the Police Report or at a minimum, the at fault driver's vehicle registration details.

Once you have those details, you can provide that information to the CTP insurer you have been allocated to and they will arrange the transfer of your claim to the CTP insurer that attaches to the vehicle registration.

For example, your claim may have been allocated to NRMA while you were unaware of the vehicle registration details. Once you have the vehicle registration details, you can undertake a search of the vehicle registration number to determine who the insurer should be at this link:

<https://account.ezyreg.sa.gov.au/account/ctp-insurer-search.htm>

If the insurer is different, your claim will be transferred to the correct insurer.

## **The accident was a hit and run or the at fault vehicle was unregistered**

If you are never able to determine the at fault driver, or you find out that the at fault driver's vehicle was unregistered, your claim will remain with the Nominal Defendant. You can find out more about Nominal Defendant claims at our blog:

<https://www.andersons.com.au/articles/what-is-a-nominal-defendant-claim/>

Completing and lodging an Injury Claim Form and handling your own personal injury claim can be overwhelming when you've been involved in an accident. At Andersons, we can guide you through the process and ensure you maximise your entitlement to compensation.

Contact our team for a free initial 30-minute consultation.