



# Can I make a CTP Claim while on the Lifetime Support Scheme?

## What is the Lifetime Support Scheme?

The [Lifetime Support Scheme](#) provides treatment, care and support for people who have sustained certain injuries as a result of a motor vehicle accident.

The type of injuries that entitle you to come onto the scheme include spinal cord injury, moderate to severe brain injury, severe burns, amputation and blindness.

When you are accepted into the Lifetime Support Scheme, you will be accepted as an interim participant. Once your injuries have stabilized, you will be assessed and advised on whether or not you are accepted into the Lifetime Support Scheme as a

lifetime participant.

## How does the Lifetime Support Scheme Differ from the CTP Scheme?

The Lifetime Support Scheme is different to the CTP system in three main ways:

1. You are only entitled to go onto the Lifetime Support Scheme for certain severe injuries, whereas the CTP system covers all injuries;
2. The Lifetime Support Scheme is a non-fault scheme, which means that you are entitled to assistance, even if another driver was not at fault i.e. you hit a tree or kangaroo.
3. The Lifetime Support Scheme does not provide compensation for your lost income, superannuation or pain and suffering.

## If I am on the Lifetime Support Scheme, can I make a CTP claim?

If you are a participant of the Lifetime Support Scheme, it is important to know that you may still be able to make a claim through the CTP scheme. To be able to make a successful claim, you would need to be able to show that another driver was at fault for the accident.

If you can show another driver was at fault, you may be entitled to receive compensation for pain and suffering, loss of income, loss of earning capacity, loss of superannuation and interest. Your partner may also be able to make a loss of consortium claim.

These amounts will be paid to you as a lump sum at the conclusion of your claim.

## Can I still claim future treatment and care costs if I am a participant of the Lifetime Support Scheme?

If you were only an interim participant of the Lifetime Support Scheme and do not become a lifetime participant, you will need to claim the cost of any future treatment, household help and care as part of your CTP claim. Once you are no longer a participant, you will not be able to claim these things from the Lifetime Support Scheme.

If you are a lifetime participant of the Lifetime Support Scheme, you cannot claim compensation for treatment, care or gratuitous assistance under the CTP system. This reasoning behind this is that the Lifetime Support Scheme will continue to fund your accident-related treatment and care throughout your lifetime.

## How can a lawyer help with the CTP claim when I am a participant of the Lifetime Support Scheme?

It can be quite a complicated process to work out your entitlement to compensation for pain and suffering and lost income. There is no definite answer and different people will have different views of what you should be entitled to. Therefore, it is important that you have someone advising you that is acting solely for you and not for the insurance company.

A lawyer will help to make sure you are assessed by the appropriate doctors to maximise your entitlement to compensation for pain and suffering. Whilst the doctors will assess your injuries and give an [Injury Scale Value \(ISV\)](#) item number, this still gives a range of damages. Your lawyer will be able to take your circumstances into account to argue as high an ISV as possible, giving you the benefit of the highest amount of compensation.

In relation to economic loss, it is important to not only look at what employment you were doing at the time of the accident, but what employment and wage you would have earned in the future had you not been injured. A lawyer will be able to take all of these considerations into account to ensure that you are compensated a fair amount for your lost income, both in the past and into the future.

If you are not a lifetime participant of the Lifetime Support Scheme, your lawyer will also be able to investigate the likely future treatment, household assistance and care costs that you will have in the future, to ensure you receive adequate compensation for that.

If you're on the Lifetime Support Scheme, it's important to [speak with a lawyer](#) as soon as possible to see if you're eligible to also make a CTP claim. Strict time limits apply.

The Lifetime Support Scheme provides treatment, care and support for people who have sustained certain injuries as a result of a motor vehicle accident.