



Understanding Your Rights: CTP Claims and the Lifetime Support Scheme explained

The Lifetime Support Scheme (LSS)

The Lifetime Support Scheme (LSS) is a South Australian initiative that provides ongoing treatment, care, and support for individuals who suffer serious injuries in motor vehicle accidents. These injuries include spinal cord injuries, moderate to severe brain injuries, severe burns, amputations, and blindness. Participants are initially accepted on an interim basis. Once their condition stabilises, they may be assessed for lifetime participation.

How Is LSS Different from the CTP Scheme?

The Compulsory Third Party (CTP) insurance scheme differs from LSS in several key ways:

1. Eligibility:

- LSS covers only severe injuries.
- CTP covers all injuries, provided fault can be proven.

2. Fault Requirement:

- LSS is a no-fault scheme – you're eligible even if no one else caused the accident.
- CTP requires proof that another driver was at fault.

3. Compensation:

- LSS does not provide compensation for pain and suffering, lost income, or superannuation.
- CTP may offer lump sum compensation for these losses if fault is established.

Can You Claim Both?

Yes, but only under specific conditions.

If you're on the LSS and can prove another driver was at fault, you may still be eligible for a CTP claim. This could include compensation for pain and suffering, loss of income and earning capacity, loss of superannuation, interest, and loss of consortium (for partners).

However, if you are a lifetime participant of LSS, you cannot claim for treatment or care costs under CTP. These are already covered by LSS.

If you're only an interim participant and not accepted into LSS permanently, you'll need to wait for a final decision on LSS acceptance before knowing whether to include future treatment and care costs in your CTP claim.

Why Legal Advice Is Essential

Navigating the overlap between LSS and CTP is legally complex. There are strict time limits, and the compensation process involves medical assessments using the Injury Scale Value (ISV) system, calculations of past and future economic loss, and evidence gathering.

A qualified personal injury lawyer will:

- Ensure you're assessed by the right medical professionals
- Argue for the highest possible ISV rating
- Accurately calculate your economic losses
- Investigate future care needs if LSS coverage ends

Most importantly, a lawyer acts solely in your interest, not the insurer's.

Don't Delay

If you're on the Lifetime Support Scheme and believe you may have a CTP claim, speak to a lawyer immediately. The sooner you act, the better your chances of securing fair compensation.