



Video: Claiming compensation from a car accident in South Australia

Have you been injured in a car accident?

Being hurt in a car accident can leave you facing medical bills, time off work, and a lot of stress. If the accident wasn't your fault, even partly, you may be entitled to compensation. This applies whether you were a driver, passenger, cyclist, motorbike rider or pedestrian.

Why you shouldn't settle too quickly

After an accident, insurers may contact you with a settlement offer. While this may seem tempting, it usually benefits them - not you. Settling too soon can mean missing out on thousands of dollars in compensation. Once you accept their offer, you can't go back for more.

That's why it's important to get legal advice before you speak to the insurer or sign anything. A personal injury lawyer can explain your rights, protect your claim, and make sure you receive the compensation you deserve.

What compensation can I claim?

Depending on your circumstances, you may be able to claim for:

- Pain and suffering – the impact of your injuries on your daily life
- Lost income and superannuation – past and future
- Medical expenses – treatment and rehabilitation, both past and future
- Care and support – help from family, friends, or professional services, plus equipment you may need
- Impact on your partner – the effect of your injuries on your relationship with a spouse or partner

When should I start my claim?

It's best to start as soon as possible after the accident. Acting and getting advice early means you can ask the insurer to cover medical costs and other expenses straight away, and it also stops them from pushing you into a low settlement.

The process can be complex and time-consuming, so getting advice early improves your chances of a fair outcome.

Are there time limits?

Yes. In South Australia, strict deadlines apply:

- You must lodge your claim with the CTP insurer within 6 months of the accident. • If your claim hasn't settled, you must file it in court within 3 years.
- In some cases such as if you were under 18 at the time, you have until your 21st birthday to file a claim.

What happens if I miss the time limit?

Miss these deadlines and you could lose your right to claim. Extensions are rarely granted. You should get advice early to ensure your claim isn't compromised.

Contact our team at Andersons Solicitors a free initial 30-minute consultation to ensure you maximise your entitlement to compensation.