Australian Road Safety Foundation

Journey to Recovery Guide

Journey to Recovery

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ASSESS

- ✓ Call 000 for emergency services if needed
- ✓ Alert other motorist to danger: turn on hazard lights
- ✓ Prioritize safety: move vehicle to a safe location if possible and turn off ignition
- ✓ Check if anyone has been injured

ACT

- ✓ Call for roadside assistance services if needed
- ✓ Provide assistance where safe
- ✓ Gather details such as: names & contact, vehicle registration, insurance details and take appropriate photos of the crash

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MANAGE

✔ Look after your wellbeing: Crashes can be distressing, and emotional or psychological symptoms may appear immediately or later.
✔ You don't have to accept any services, like tow trucks or hire cars, that you don't want or need.

INFORM

✔ Tell a loved one or support person.
✔ See your GP after the crash if you feel unwell, injured, or are struggling physically or emotionally.
✔ Contact police for an event number if they didn't attend.
✔ Keep records of expenses and documents related to the crash.
✔ Notify the at-fault insurer – state entitlements vary; more info [here].

Support starts here:

When lives are impacted on our roads, the effects can be immediate and overwhelming, but you don't have to face it alone.

This space is here to support you with:

- Trusted information
- Practical next steps
- Access to care and connection

No matter where you are on your journey, we're here to help you find clarity, support, and a way forward.

Support Services

Lifeline

Lifeline provides access to crisis support, suicide prevention and mental health support services 24 hours a day, seven days a week.
Call 13 11 14 or visit www.lifeline.org.au

Beyond Blue

Beyond blue provides access to crisis support, suicide prevention and mental health support services 24 hours a day, seven days a week.
Call 1300 224 636 or visit www.beyondblue.org.au

Mental Health Line

For immediate mental health support or to find local treatment options, call the Mental Health Line at 1800 011 511

Drivers - at fault and not at fault

- If you were the driver in a crash, it's normal to experience a wide range of emotions, such as shock, anger or guilt. Looking after your wellbeing, and that of your passengers and loved ones, is important. If you were injured, you may be able to access medical care, income support or other assistance, regardless of whether you were at fault. The type of support available depends on your state or territory.

- If you're making an injury compensation claim, it's best to do so as soon as possible and provide as much information as you can. Depending on where the crash occurred, you may lodge your claim through: Your state-based motor accident scheme or regulator, Or an insurer of a vehicle involved in the crash. More information for your state is available below. *

- If you were the at-fault driver and sustained catastrophic or life-changing injuries, you may still be able to access treatment, care and support through your state or territory's motor accident or injury support scheme. Eligibility and support vary by location. See your state or territory below for more information. *

***For more specific services in your state or territory, including state-based motor accident regulators and schemes, please refer to the "understanding You State" section on www.arsf/get-support/ for the most updated information.**

Non-drivers Passengers, Pedestrians Cyclists and Others

- If you were injured in a crash but were not driving, support may still be available to help with medical treatment, recovery and other needs.
- You do not need to know exactly what happened or who caused the crash before seeking help.
- Depending on your state or territory, you may be able to access support through:

- your state-based motor accident scheme or regulator, or
- an insurer of a vehicle involved in the crash

- If the vehicle involved was uninsured or cannot be identified, you may still be able to access support through a nominal defendant or similar scheme in your state. Links below can help you find the right organization to contact.

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***For more specific services in your state or territory, including state-based motor accident regulators and schemes, please refer to the "understanding You State" section on www.arsf/get-support/ for the most updated information.**

Next Steps

There can be a lot to process after a crash, and it can be difficult to know exactly what needs to be done, and when.

If the injuries do not require emergency services, contact the insurer state regulator as soon as possible. Depending on your state or territory, you may need to know who was at fault for the accident and lodge your claim through the relevant insurer. You can find out more by selecting your state on the map in the 'Understanding Your State' section.

If you're lodging an injury compensation claim, there are a few common steps you'll likely need to take:

- Notify the police of the incident.
- Seek medical treatment and obtain medical evidence of your injuries.
- Complete the notification or claim forms specific to your state or territory. You can find out more about these below.

Once your notification or claim has been received, the insurer or regulator will be in touch with you. In most cases, you will hear from them relatively quickly after you lodge your claim. They will explain to you what happens next.

Generally, this involves reviewing information about the crash and the nature and extent of your injuries, so they can determine what support, benefits or compensation may be available to you. In some cases, fault or liability may be considered, depending on your state or territory and the type of claim.

***For more specific services in your state or territory, including state-based motor accident regulators and schemes, please refer to the "understanding You State" section on www.arsf/get-support/ for the most updated information.**

FAQs

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How do I know where to go to check on financial support/compensation
If you have lodged a claim, the relevant CTP insurer or scheme administrator will manage the claim and pay any approved benefits. Each state and territory has different rules about what support is available, who can receive it, and when payments are made. To find information that applies to you, select the state or territory where the crash occurred.

I caused the crash, what happens next?
CTP (also called Motor Accident Injury Insurance in some states) is compulsory and is designed to cover injuries caused to other people in a crash, and to protect vehicle owners/drivers from the financial impact of causing injury. If someone else is injured, they may lodge a claim against your vehicle's CTP cover, and the insurer/scheme administrator will manage that claim. If you were also injured, access to support depends on the state or territory where the crash happened - in some fault-based schemes, at fault drivers may have limited or no entitlements, except in cases of very serious/catastrophic injury.

My crash happened in a state outside of where I live, who do I contact for help?
If you are injured in a crash while travelling interstate, the laws of the state or territory where the crash occurred apply. This means your eligibility for support under Compulsory Third Party (CTP) or motor accident injury schemes is determined by where the crash happened — not where you live, where your licence was issued, or where your vehicle is registered.

In interstate crashes, the vehicle's CTP insurer usually manages the claim, even if the vehicle is registered in another state. However, that insurer must apply the laws and rules of the state or territory where the crash occurred, including how fault is assessed and what benefits may be available.

In fault-based CTP schemes (Qld, SA, WA), compensation generally depends on who caused the crash. If another driver or rider was at fault, you may be eligible for compensation. If you were at fault, you are usually not eligible for compensation for your own injuries, including in single vehicle crashes.

In no fault CTP schemes (VIC, NSW, Tas, ACT & NT) you may be eligible for some benefits regardless of who caused the crash, although the level of support varies depending on the circumstances.

In all states and territories, access to benefits may be limited or not available where injuries result from serious wrongdoing, such as criminal activity, extreme negligence, intoxication or intentional self harm.

If your injuries are very serious or catastrophic - for example spinal cord injury, traumatic brain injury, major amputation, severe burns or permanent blindness - you may be eligible for long term treatment, care and support in the state or territory where the crash occurred, regardless of fault.

How long do I have to lodge a claim?
Each state and territory has its own rules, including time limits for lodging a claim, and in some places delays may affect what support is available. To understand the timeframes that apply to you, select the state or territory where the crash occurred.

You should lodge your claim as soon as possible after a crash. Ideally you should lodge your claim within 28 days, where possible. Lodging early can help you access treatment, rehabilitation and other support sooner.

What if I can't work because of my injuries?
If your injuries from the crash mean you can't work, you may be entitled to income support or compensation through the CTP or motor accident scheme in the state or territory where the crash occurred. This depends on factors such as who was responsible for the crash, the severity of your injuries, and the rules of the local scheme.
To find out what support may be available to you, select the state or territory where the crash happened.
If you're not eligible for support through a motor accident scheme, or while your claim is being assessed, you may also be eligible for Centrelink support.

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For more help, please refer to the need more assistance section on our website get support page.

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www.arsf.com.au
1300 723 843