

How to Make a CTP Claim in NSW

A Step-by-Step Guide to
Protecting Your Rights After
a Motor Vehicle Accident

What we'll cover



Step 1:

Report the Accident to the Police



Step 2:

Seek Medical Treatment Immediately



Step 3:

Identify the Correct CTP Insurer



Step 4:

Understand the Critical Time Limits



Step 5:

Gather Supporting Documents



Step 6:

Lodge Your CTP Claim



How to Make a CTP Claim in NSW

A motor vehicle accident can turn your life upside down in seconds. Beyond the immediate shock and physical injuries, you can be left to navigate taking time off work, medical appointments, financial stress, and an unfamiliar and convoluted insurance system.

In New South Wales, people injured in road accidents are covered by Compulsory Third Party (CTP) insurance. However, many injured people miss out on their full entitlements simply because they don't understand the process, miss key deadlines, or rely on insurers to "do the right thing".

When trying to recover from physical injuries or psychological trauma, the last thing you need to worry about are the complicated legal and financial steps you need to take afterwards. This guide is designed to give you clarity and confidence. We're here to help, to relentlessly advocate for you – so you can focus on your recovery.

What Is a CTP Claim?

CTP insurance is mandatory insurance attached to every registered vehicle in NSW. It exists to compensate people injured in motor vehicle accidents including drivers, passengers, pedestrians, cyclists, and motorcyclists.

A CTP claim may provide access to:



Medical and rehabilitation expenses



Weekly income support if you're unable to work



Care and support services



Lump sum compensation for serious or permanent injuries

Importantly, you do not need to be “seriously injured” to make a claim, and you can still claim even if you were partially at fault in many circumstances.

Step 1:

Report the Accident to the Police

If you have not already done so, the accident must be reported to NSW Police.

You should:



Report the accident as soon as possible



Obtain a police event number



Keep a record of the report

Even if police did not attend the scene, you can still report the accident via the Police Assistance Line on 131 444.

Why this matters

The police event number is required for your CTP claim and helps establish that the accident occurred.

Step 2:

Seek Medical Treatment Immediately

You should see a doctor as soon as possible after the accident - even if your injuries seem minor.

CTP claims recognise both physical injuries and psychological injuries, including anxiety, depression, PTSD and nervous shock.

Early medical documentation is critical - insurers frequently dispute injuries that are not recorded promptly. Ask your doctor for these documents to minimise the potential of this dispute:



A Certificate of Fitness/Capacity



Copies of all medical notes and reports

Step 3:

Identify the Correct CTP Insurer

Your claim is made against the CTP insurer of the vehicle at fault.

If you don't know the insurer, you can:



Call SIRA on 1300 656 919, or



Use the CTP insurer lookup via [Service NSW](#)

You'll need the vehicle's registration number to identify the insurer.



Step 4:

Understand the Critical Time Limits

Time limits are one of the most common ways people lose entitlements.

Key Deadlines



Within 28 days

Lodge your claim to access back pay for lost income from the date of the accident



Within 3 months

Your claim should be lodged to access lost income from the date the claim is submitted (not from the date of the accident)



After 3 months

You can still lodge a claim but you must provide a full and satisfactory explanation for the delay, or the claim may be denied.

Missing the 28-day deadline can significantly reduce what you're entitled to and add unnecessary burden and stress on you.

Step 5:

Gather Supporting Documents

Before lodging your claim, gather:



Police event number



Certificate of Fitness/Capacity



Medical reports and invoices



Proof of income (payslips or tax records)

Keeping everything organised early helps prevent delays and disputes.



Step 6:

Lodge Your CTP Claim

You can lodge your claim:



Online through your Service NSW account



Directly with the CTP insurer



By post or email (depending on insurer requirements)

Once lodged, the insurer will:



Confirm receipt



Issue a claim number



Begin assessing your entitlement

Insurers are not required to explain everything you may be entitled to - this is where legal advice becomes crucial.

What Happens After You Lodge Your Claim?

After your claim is lodged:



The insurer usually contacts you within a 2-5 business days



Weekly benefits and medical expenses may begin



Liability decisions are typically made within set timeframes



What If the Insurer Disputes or Denies Your Claim?

If your claim is denied, reduced, or cut off early, you may be able to:



Request an internal review



Escalate the dispute to the Personal Injury Commission

Many rejected claims are overturned with proper legal support.

Our team at Fern Lawyers are passionate and persistent advocates, here to help you get your life back on track.

99%

Success rate

110+

Google 5 star reviews



Why Speaking to a Lawyer Early Matters

Many people assume lawyers are only needed “at the end”. In reality, early advice prior to lodging your claim often leads to better outcomes.

A lawyer can:



Ensure your claim is lodged correctly



Protect you from early low-value settlements



Ensure psychological injuries are recognised



Challenge insurer decisions



Maximise your long-term compensation



At Fern Lawyers, we believe that everyone should have access to justice, which is why we offer our motor vehicle accident services on a No Win, No Fee basis. This means that if we don't win your case, you don't pay our legal fees - simple as that.

Our No Win No Fee model allows you to pursue your claim without financial burden.

Our focus is on achieving the best possible outcome for you, and we are fully committed to securing the compensation you deserve.

How Fern Lawyers Can Help

When Fern Lawyers represents you, you can expect:



The benefit of unrivalled legal knowledge of the NSW Motor Accidents Compensation Scheme to best advocate for your entitlements



You receive clear, honest advice throughout your legal journey



You speak with the same legal team throughout your matter



We handle insurers, paperwork, and disputes, so you can focus on your recovery



We help more by ensuring nothing is overlooked.



Case Study:

Helping with a
Motor Vehicle Accident claim

 [Watch video here](#)



We know the NSW Motor Accidents Compensation Scheme back to front, meaning we can support you every step of the way. Leave it to our team of legal experts to prepare your compensation claim, injury details and calculate damages, so we can negotiate on your behalf to maximise your compensation.

We'll support you every step of the way, keeping you informed with our detailed, transparent and realistic approach. When it comes to helping you recover after any form of road accident or incident, Fern Lawyers are first and foremost, passionate and persistent advocates, here to help you get your life back on track.

Next Steps

If you or someone you love has been injured in a motor vehicle accident, a short conversation early can go a long way in protecting your rights. Don't rely solely on the insurer.



Protect your claim by meeting every important deadline



Get support and advice at every stage of your claim



Book My Free Consultation

Get in touch with Fern Lawyers today for a free, no obligation consultation to understand how we can best support you.

Speak with a specialist



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Disclaimer

This eBook provides general information only and does not constitute legal advice. Every CTP claim depends on individual circumstances. You should seek independent legal advice before making decisions about your claim.