

## What is CTP insurance?

Compulsory Third Party ('CTP') insurance is personal injury insurance that is mandatory for every motor vehicle registered in Australia.

CTP insurance indemnifies vehicle owners and drivers who are legally liable for personal injury caused to any other party in the event of a motor vehicle accident. It will cover you for personal injury claims made against you by other road users such as drivers, passengers, pedestrians, cyclists, motorcyclists and pillion passengers involved in a motor vehicle accident.

All personal and fatal injury claims resulting from motor vehicle crashes that involve an ACT registered vehicle are handled by third party insurers licensed to provide CTP insurance in the ACT. Currently, Insurance Australia Limited (trading as NRMA Insurance or 'NRMA') is currently the only CTP Insurer in the ACT. However, this is expected to change in the near future.

Vehicles which are owned by the Commonwealth of Australia or the Australian Capital Territory are not required to be insured but the governments involved meet claims under their own arrangements in the same way as an insurer would.

As the CTP insurer is named on the vehicle registration certificate, a separate CTP certificate does not need to be issued.

Since 1 October 2008, new CTP legislation applies in the ACT to all claims arising from accidents occurring from that date onwards. This legislation is the *Road Transport (Third-Party Insurance) Act 2008* and the *Road Transport (Third-Party Insurance) Regulation 2008*. This legislation is administered by the Department of Treasury. CTP claims are also subject to the *Civil Law (Wrongs) Act 2002* and the *Limitation Act 1985*, which are administered by the Department of Justice and Community Safety. The interpretation of legislation is a matter for the courts.

For claims arising from accidents before 1 October 2008, the relevant legislation is the *Road Transport (General) Act 1999* and the *Road Transport (Third-Party Insurance) Regulations 2000*.

Your vehicle is covered for CTP while it is registered (see the vehicle registration certificate).

## Disclaimer

The Australian Capital Territory makes this material available on the understanding that users exercise their own skill and care with respect to its use.

Before relying on the material in any important matter, users should carefully evaluate the accuracy completeness and relevance of the information for their purposes and should obtain appropriate professional advice relevant to their particular circumstances.

By accessing information at or through this site, each user waives and releases the Australian Capital Territory to the full extent permitted by law

from any and all claims relating to the usage of and/or reliance on the material made available through the web site. In no event shall the Australian Capital Territory be liable for any injury, loss or damage resulting from use of or reliance upon the material.