

Suncorp Insurance

CTP Claims - for use with claims

AAI Limited trading as Suncorp Insurance is a member of the Suncorp Group, which we'll refer to simply as "the Group".

Why do we collect personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We collect personal information so that we can:

- identify you and conduct appropriate checks;
- administer and manage our products and services and systems, including the management and administration of underwriting and claims, recoveries and settlements;
- assess and investigate any claims made by our customers under their policies;
- assess and investigate any claims made by you against one of our customers;
- seek recovery from you due to any claim we or our customers may have against you;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and report to dispute resolution bodies; and
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you.

What happens if you don't give us your personal information?

If we ask for your personal information and you don't give it to us, we may not:

- be able to assess, investigate or manage the claim; or
- provide you and/or our customers with any or all entitlements under the policy

How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations. We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for the purposes described in 'Why do we collect personal information?' in relation to products and services they may provide. They may also use your personal information to help them provide products and services to other customers, but they'll never disclose your personal information to another customer without your consent.

Under various laws we will be (or may be) authorised or required to collect your personal information. These laws include the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, Personal Property Securities Act 2009, Corporations Act 2001, Autonomous Sanctions Act 2011, Motor Accident Insurance Act 1994 (QLD), Motor Accident Insurance Regulation 2004 (QLD), Public Trustee Act 1978 (QLD), Workers' Compensation and Rehabilitation Act 2003 (QLD), Transport Operations (Road Use Management) Act 1995, Uniform Civil Procedure Rules 1999, Queensland Civil and Administrative Tribunal Act 2009, Right to Information Act 2009, Health and Other Services (Compensation) Act 1995, Social Security Act 1991, Income Tax Assessment Act 1997, Income Tax Assessment Act 1936, Income Tax Regulations 1936, Tax Administration Act 1953, Tax Administration Regulations 1976, A New Tax System (Goods and Services Tax) Act 1999, as those laws are amended and includes any associated regulations.

We will use and disclose your personal information for the purposes we collected it as well as purposes that are related, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- the claimant, insured, policy or product holder, or witnesses



- other companies within the Group and other trading divisions or departments within the same company (please see our Group Privacy Policy for a list of brands/companies);
- any of our Group joint ventures where authorised or required;
- customer, product, business or strategic research and development organisations;
- data warehouse, strategic learning organisations, data partners, analytic consultants;
- publicly available sources of information;
- a third party that we've contracted to provide financial services, financial products or administrative services – for example:

- information technology providers,
- administration, actuarial, insurance or business management services, consultancy firms, auditors and business management consultants,
- marketing agencies and other marketing service providers,
- claims management service providers
- print/mail/digital service providers, and
- imaging and document management services;

- any intermediaries, including your agent, adviser, a broker, representative or person acting on your behalf, other Australian Financial Services Licensee or our authorised representatives, advisers and our agents;
- accounting or finance professionals and advisers;
- government, statutory or regulatory bodies and enforcement bodies;
- the Financial Ombudsman Service or any other external dispute resolution body;
- credit reporting agencies;
- other insurers, reinsurers, insurance investigators and claims or insurance reference services, loss assessors, financiers;
- legal and any other professional advisers or consultants;
- hospitals and, medical, health or wellbeing professionals;
- debt collection agencies;
- any other organisation or person, where you've asked or authorised them to provide your personal information to us or asked or authorised us to obtain personal information from them, eg your mother.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons or organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose

Overseas disclosure

Sometimes, we need to provide your personal information to – or get personal information about you from – persons or organisations located overseas, for the same purposes as in 'Why do we collect personal information?'

The complete list of countries is contained in our Group Privacy Policy, which can be accessed at www.suncorp.com.au/privacy or you can call us for a copy.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.




How to access and correct your personal information or make a complaint

You have the right to access and correct your personal information held by us and you can find information about how to do this in the Suncorp Group Privacy Policy.

The Policy also includes information about how you can complain about a breach of the Australian Privacy Principles and how we'll deal with such a complaint. You can get a copy of the Suncorp Group Privacy Policy. Please use the contact details in Contact Us.

Contact us

For more information about our privacy practices including accessing or correcting your personal information, making a complaint, or obtaining a list of overseas countries you can:

-  Visit www.suncorp.com.au/privacy
-  Speak to us by phoning 1 800 423 390
-  Email us at ctpbiz@suncorp.com.au





Road to Recovery

Rehabilitation following a motor vehicle accident

If you have been injured in a motor vehicle accident, rehabilitation may help you recover and move on with your life.



MOTOR ACCIDENT INSURANCE COMMISSION



Queensland Compulsory Third Party Scheme

Under the Queensland Compulsory Third Party (CTP) Insurance Scheme, you may be entitled to funding of your rehabilitation and medical treatment expenses if you did not cause the motor vehicle accident and the accident occurred in Queensland.

To apply for funding, you first need to lodge a **Notice of Accident Claim Form** with the CTP insurer of the **vehicle at fault** (vehicle that caused the accident).

Queensland operates a common law 'fault' based CTP scheme. To access the scheme you must be able to establish negligence against an owner or driver of a motor vehicle. A driver who is wholly at fault in an accident cannot obtain CTP compensation because there is no negligent party against whom a claim can be made.

For more information about the Queensland CTP scheme and how to make a claim, including the timeframes involved, visit the Motor Accident Insurance Commission (MAIC) website at www.maic.qld.gov.au or call the MAIC helpline on 1300 302 568.

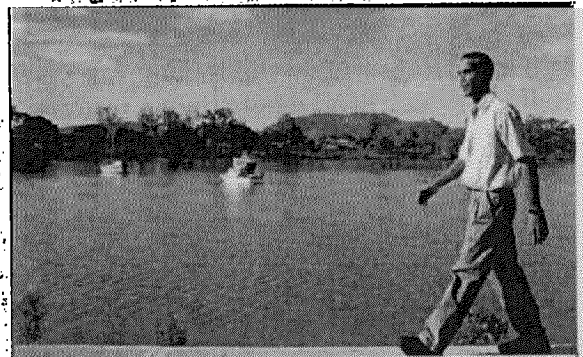
Road to Recovery
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Rehabilitation

Many people recover from their injuries and resume normal activities without rehabilitation, while others need rehabilitation services. With appropriate treatment, most people who are injured in a motor vehicle accident recover and are able to resume a normal life.

Tip! If rehabilitation is needed, it is widely recognised that it should be provided as soon as possible after the injury. Discuss your rehabilitation needs with your medical practitioner.

If you have a **whiplash injury**, you may find the booklet *Whiplash Injury Recovery – A Self Management Guide* helpful.*



Stay Active

Getting back to your day-to-day activities after an accident can be difficult, but evidence shows that staying active is an effective treatment for acute (recently sustained) soft tissue injuries and helps speed up your recovery. You may need to modify some activities to care for the injured area. However, it is important to resume normal activities as soon as possible. Staying active will also help to prevent long-term problems.*

For advice on how to stay active with your injury, consult your health care professional.

*See useful resources on the back cover.

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Treatment and rehabilitation services covered by the Queensland CTP scheme

Treatment and rehabilitation under the CTP scheme are aimed at returning you to your pre-injury function. Services may include medical consultations, physiotherapy, chiropractic care, psychological counselling, medication and return to work programs.

If full function cannot be restored, rehabilitation is aimed at acquiring new skills or new ways of doing things. This might involve vocational counselling, job retraining, specialised rehabilitation services and the use of equipment that improves independence.



Service providers

Service providers are the people or teams providing rehabilitation or treatment services. They may include medical practitioners (GPs, specialists), physiotherapists, occupational therapists, dentists, chiropractors, rehabilitation counsellors, psychologists and exercise physiologists.

You have the right to exercise choice in the selection of an appropriately qualified



and experienced service provider whose treatment is reasonable and appropriate for your injury. If you need help finding a service provider, contact your doctor or the CTP insurer of the at fault vehicle.

If the insurer has any formal relationship with the service provider then this will be disclosed to you.

It may be appropriate to access public health services. If treatment is provided by a public hospital in Queensland, the services are covered by the Hospital and Emergency Services levy collected as a part of the CTP premium and you should not be billed.



Claiming for rehabilitation services

Before you can request payment for your rehabilitation services or expenses, you must first complete and lodge a Notice of Accident Claim Form (including medical certificate) with the insurer of the vehicle at fault.

Information provided on your medical certificate will indicate to the CTP insurer if rehabilitation is needed. If rehabilitation is indicated, the CTP insurer might contact you to discuss your rehabilitation needs.

Tip: Make sure the rehabilitation recommendations made by your service provider are put in writing to assist the insurer in the decision making process.

Alternatively, you or your solicitor may contact the insurer to discuss the need for rehabilitation services. Most CTP insurers in Queensland employ rehabilitation advisers who have backgrounds in a health profession.



Insurer funding

Once an insurer admits liability, the insurer must:

- At your request, ensure that reasonable and appropriate treatment/rehabilitation services are made available, and
- Pay for reasonable and appropriate treatment and rehabilitation costs.

By admitting liability the insurer agrees that the vehicle insured by them was at fault for the accident.

As a general rule, obtain approval from the insurer for payment of rehabilitation services before you attend. This will ensure that these services will be paid for.

You should not assume the insurer will automatically pay for all of your rehabilitation expenses. You will be personally responsible for paying accounts if the services are not determined to be reasonable and appropriate.

If the insurer has agreed to pay for a block of treatment or fund a particular service, it should not be assumed that an insurer will continue to meet the ongoing cost of the treatment.

If you have paid for rehabilitation and would like to be reimbursed, you should provide the insurer with a valid receipt. The insurer will then assess whether or not these services were reasonable and appropriate.

The insurer may be prepared to pay for treatment and rehabilitation services prior to accepting liability. In these instances the insurer must first give approval.



Defining "reasonable and appropriate"

Insurers consider a number of factors when making funding decisions. These include:

- Is the treatment for injuries that are directly related to the motor vehicle accident?
- Is there research evidence to support using the recommended treatment for your injury?
- Is the treatment or service likely to increase your ability to function at home and at work?
- Does your doctor recommend the treatment and the service provider?
- Are the costs reasonable for the services being provided?

Generally insurers require written details of the proposed rehabilitation to determine if it is reasonable and appropriate. This may be in the form of a treatment plan or report.

Your responsibilities

When you lodge a CTP claim you have a legal obligation to take all reasonable steps to recover from your injury. For example:

- Participating fully in recommended rehabilitation and treatment
- Resuming appropriate work and home duties as soon as possible under the guidance of your doctor or rehabilitation provider
- Seeking appropriate alternative employment if you have lost your job.

After you have submitted your claim, you are also required by law to advise the insurer of any significant change in your medical condition or in other circumstances which may affect the extent of your claim. Examples of these changes could be:

- ceasing work or reducing your duties/hours
- a significant change in your ability to do day-to-day activities.

Communicating clearly and regularly with the insurer and your service providers can help with ensuring that you receive the most appropriate service when it is needed.

Tip! To achieve the best results, it is important that you understand and actively participate in your rehabilitation program. Work with your service provider to develop the most appropriate program for you.



Resolving disagreements

If you do not agree with the insurer's treatment or rehabilitation decision, you should firstly ask the insurer to refer the matter to their internal dispute resolution service.

For rehabilitation disputes which cannot be settled by direct negotiation between yourself and the insurer, mediation can be arranged through the Motor Accident Insurance Commission.

Mediation is voluntary. Both you and the insurer must be willing to negotiate and you will both be responsible for paying the mediation costs.

If a dispute cannot be settled by mediation or direct negotiation, an application may be made to the court to decide what rehabilitation is reasonable and appropriate in the circumstances. You can also make an application to the court without going through the mediation process.

If your claim is denied

If the insurer denies liability, you are responsible for your own treatment and rehabilitation expenses. You may be reimbursed for these costs if you are successful in a court action. In the meantime you may be able to claim some or all of the costs from Medicare or through private health insurance and/or other personal injury insurance. You can also access rehabilitation via government funded services such as a public hospital or community health centre. Your GP or hospital doctor/therapist can advise on these services.

Rehabilitation checklist

- Discuss your treatment and rehabilitation needs with your medical practitioner.
- If treatment is required, start as soon as possible after your injury.
- Submit a Notice of Accident Claim Form to the insurer before you request funding for rehabilitation.
- Provide the insurer with details of treatment required and include any written referrals or reports from your service providers.
- To be confident of payment, obtain approval from the insurer before you attend rehabilitation or purchase equipment. This ensures that the costs will be covered.
- Participate fully in your rehabilitation.
- Advise the insurer of any changes in your circumstances.



More information can be obtained from:

- the CTP insurer managing your claim
- your solicitor
- your service provider
- MAIC website www.maic.qld.gov.au
- MAIC CTP helpline 1300 302 568.

Useful resources

Whiplash Injury Recovery - a Self-Management Guide (2005)

Download or order a copy from www.maic.qld.gov.au or phone the MAIC helpline on 1300 302 568 and request that a hard copy be sent to you.

National Health and Medical Research Council (NHMRC) Information Sheets (1-5) on acute low back pain, acute thoracic spinal pain, acute neck pain, acute shoulder pain and anterior knee pain (2003). A link to these can be found at www.maic.qld.gov.au

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More information

For general information about the Medicare Compensation Recovery Programme, please go to our website humanservices.gov.au/medicarecompensationrecovery

If you have any questions, please email compensation.recovery@humanservices.gov.au or call us on 132 127 (call charges may apply).

Yours sincerely

Director
Medicare Compensation Recovery Programme





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[cid:image006.png@01D165B1.D817CBF0]

With 45% of people expected to experience a mental health condition in their lifetime, do you know how to start a conversation with someone who is struggling? Visit our website<<https://www.worksafe.qld.gov.au/news/2015/starting-the-conversation-with-a-worker-who-is-struggling>> for more information.

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More information

For general information about the Medicare Compensation Recovery Programme, please go to our website humanservices.gov.au/medicarecompensationrecovery

If you have any questions, please email compensation.recovery@humanservices.gov.au or call us on 132 127 (call charges may apply).

Yours sincerely

Director
Medicare Compensation Recovery Programme



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