

Perth Now Post 20 November 2014

Calls mount for WA Government to introduce no fault third party insurance scheme after plight of car crash victim Warrick Proudlove

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Would you be willing to pay an extra \$109/yr on your car rego for no fault third party insurance in WA?

1-Seamus

8 days ago

They should have had proper Insurance Cover, though, yes, this is very sad. I do see Why ? I need to pay this on top of my other Bills In this case, they should get an Ex Gratia Payment perhaps ? I do not agree with any change in the Law to be applied retrospectively !

2-Seamus

8 days ago

I do not wish to have to pay extra Insurance, All Cyclists must !, repeat Must pay their Own Risk Insurance Third Party Insurance, if they want to Cycle and use the Roads and Cycle Paths, this is the fairest and best Option !

3-Jason

10 days ago

this just a insurance beat up to scam us out of more money. when they first brought this scheme in NSW it was an extra \$80 a year now it's up to \$600 a year this is on top of the government charges and the people getting benefit out of it is the insurance companies and the government getting kick backs and extra taxes

4-Brett

10 days ago

This is listed on the Gov website.?

So why do we need to PAY MORE!!!

Compulsory Third Party Insurance (TPI) is the system the WA Government uses to ensure that every vehicle using public roads in WA is insured for third party personal injury. The scheme also covers people injured by uninsured or unidentified vehicles.

Compulsory TPI does not cover property damage.

The TPI fee is a compulsory part of vehicle licensing. TPI is issued under the Motor Vehicle (Third Party Insurance) Act (1943) and agrees to insure the driver or passengers of the vehicle against personal injury. In Western Australia, the Insurance Commission of Western Australia (ICWA) is the only provider of compulsory TPI.

All motor vehicles must pay TPI in order to be licensed (Registered)

5-Rod

10 days ago

@Brett A bicycle is defined as a vehicle so why is it not licensed and has to pay TPI, keeping this in perspective I would suggest that bicycles used in suburban roads or isolated cycle paths be excused this, however those used on major roads be licensed and Pay TPI .

6-David

10 days ago

I practised law for 20 years in Perth and am sure that this decision of a single Judge is a lousy reason to throw out the fault-based system in favour of a no-fault scheme which from experience NEVER adequately compensates victims for the personal injuries. The New Zealand scheme caused the unnecessary deaths of many Auckland Womens Hospital patients as a result of an infamous experiment which would have been promptly stopped had it been attempted in Australia.Let's just wait and see what an appeal court makes of this strange decision

7-Lorraine

10 days ago

"If" I was a passenger in a stolen car, being driven by an acquaintance who had no mdl and the car was involved in a collision, I would be covered under the "third party" paid on the vehicle registration. That is unless the law has changed and no one has been told! I know the above to be "fact"!! I consider that to be "rewarded for illegal activity" and should not be allowed. This young man who through no fault of his or the licensed driver, now faces a tragic future should be covered under the "third party on vehicle registrations". The "law" is very strange at times!

8-Rod

10 days ago

While I am certainly sorry for Warrick and I would be the first to to agree there should be some system to assist people like him, the current proposal is out of proportion with the problem. I understand there are around 12 similar no fault cases a year, but to solve the problem it will take in excess of hundreds of thousands of people to pay in excess of \$100 each to implement it.

And of course the of these 12 no fault accidents how many deserve protection, Yes the type of accident that Warrick experienced sounds fair but what about the cyclist that turns across the path of a vehicle and gets badly injured, the vehicle driver is not at fault, and while the cyclist is at fault he does not have insurance at all so is this called a no fault accident. And the other side is who pays for the possible damage to the vehicle trying to avoid the cyclist.

9-Ray

10 days ago

So if Garlett is injured at 200kmh due to his "DEATH WISH" he also gets compensation ??? Should be a reckless action test.

Additionally the levy should be on the drivers licence not on every vehicle. I have several vehicles as well as trailers so that would seem unfair.

10-Jenny

11 days ago

I can relate to exactly what this young man and his family are going through . My son as a competitive cyclist was going for a ride with his best friend and didn't get farther than the street he then lived in . Collision with a motor vehicle left him a complete paraplegic fighting for his life with massive internal injuries . Fortunately the brain and internal injuries he recovered from. Not the rest young man who will never enjoy life as it was .We had a 3 day trial against the driver (3rd Party insurance) Judge dismissed the claim which cost my son \$50,000.00 in Legal costs and the judge ordered him to pay Insurance Commission of WA costs which were \$60,000.00 + pecties . now being negotiated at a lower amount . Shame on you Insurance Commission and our State Government

ps Barry .My son has Income replacement only covers for 5 years and TPD you could never have a sum large enough to cover you financially for the rest of your life .

Love to talk to one of the TV stations

11-Jenny

11 days ago

By the way the trial was only last month

12-Linda

10 days ago

Jenny, my thoughts are with you & your family. Very sorry to hear you have been through so much, only to get zero compo & a big debt. Do you have any avenue of appeal, if the district court judge ruled against your son?

And yes re TPD being short term at best. I have unfortunately been injured by an in attentive driver slamming into my rear end. TPD has been a Godsend, keeping us financial until we finally settle next year, but at the same time, it is finite. Also young injured road users would not normally have a big amount saved on their Super or have numerous units of income protection

13-John

11 days ago

It is another example of WA (Wait Awhile). So far behind the other states all because of the fools who voted Barnett into government.....

14-Barry

10 days ago

@John I didn't realise that we had no fault cover when the previous Labor government was in John.

15-Barry

11 days ago

If this lad had super with TPD insurance in, he would have been covered.

Or if he had his own insurance policy for Total and Permanent Disability insurance, he would have been covered.

But now we will all end up paying an extra \$109 per year on our vehicle registration for no fault cover.

But Mark McClown can promise it at no additional cost because he is in opposition.

16-Mel

11 days ago

@Barry If you think \$109 is expensive, it isn't. It's the equivalent of a takeaway coffee once a fortnight. Have a look at the cost of CTP for a car in other states. In NSW it ranges from \$509 to \$684 a year for a car and \$685 up to \$1040 for a goods vehicle under 4.5 tonnes. Perhaps the WA government could reward those who have never had an at-fault crash causing injury and make them exempt from the increase until such time as they do have an at-fault crash causing injury. There also needs to be an introduction of a similar type of system to that in the UK whereby if you do not have insurance your car gets put off the road. Now that NPR is being used, this wouldn't be too hard. There are far too many people driving around who can't even be bothered purchasing a TPP insurance policy. If you can't afford insurance you can't afford to have a car.

17-Rightist

11 days ago

I agree that no fault third party insurance should be brought in, but for the State Opposition to say this should be made retrospective legislation is bordering on the ridiculous, but that's Sneakers McGowan for you. Can you imagine the numbers of people clambering through the the services of the growing list of ambulance chasing legal firms to take advantage should Labors idea be taken up. If the legislation is to be made retrospective as suggested then the \$109 increase would need to be further increased to take into account the huge sums that will need to be funded, once this backlog of claims had been paid off by the added premium it could then be taken off, the Labor alternative would just see the State with another ALP created huge black hole in its budget to fund another "feel good" ALP policy. Personally I would have no problem with a levy to take care of legitimate cases but that needs to be a debate in the public arena not just another Sneakers McGowan "thought bubble".

18-Mae

11 days ago

@John Exactly. It isn't the \$109 per year, if it was brought in there would still have to be lengthy and costly court cases to determine eligibility, thus as you say creating a massive black hole of debt eating into the levy in no time, leaving an unsustainable scheme. It's ridiculous that the 3rd party claim was knocked back. I thought that's what it was for.

My sympathies are with Warwick and his family.

19-Alan

11 days ago

It's a no brainer, so to speak. Why wait any longer. Do it now. The negatives of the current system are too great to ignore.