

# PRODUCT INFORMATION

[Home](#) / [Motor Injury Insurance](#) / **Product Information**

Motor injury insurance is paid when you license your vehicle with the Department of Transport.

Your [Motor Injury Insurance Policy](#) is printed on the back of your Motor Vehicle Licence (commonly known as your registration).

## What does your Policy cover?

The cost of claims for personal injury and death caused to others in Australia by any driver of your vehicle, which includes compensation for:

- pain and suffering;
- past and future loss of wages;
- claims management expenses; and
- care and support (including medical treatment and rehabilitation).

Your Policy also covers the cost of lifetime treatment, care and support if you are catastrophically injured in a crash in WA.

Your Policy does not cover the cost of damage caused to vehicles or property from a motor vehicle crash. These costs are covered by your private insurer.

If your vehicle is unregistered or you breach the terms of your motor injury insurance policy you may be required to repay the cost of claims made by injured parties. These costs can be

cost of claims made by injured parties. These costs can be significant.

# Policy Terms

[Expand/Close All](#)

---

## Policy Statement +

The Insurance Commission of Western Australia is subject to the warranties and conditions contained in this policy and to the provisions of the [Motor Vehicle \(Third Party Insurance\) Act 1943](#), agrees to insure the owner of the motor vehicle described in the vehicle Licence issued herewith and any other person who drives that motor vehicle, whether with or without the consent of the owner, in respect of all liability for negligence which may be incurred by the owner or other person in respect of the death of or bodily injury to any person directly caused by, or by the driving of, that motor vehicle in any part of the Commonwealth during the period from the date of the issue of this policy to the date of expiry of the said vehicle Licence.

---

## Warranties +

- The owner warrants that the vehicle will not be:
- used for any other purpose than that stated by the owner in his/her application for this policy;
- driven in an unsafe or damaged condition;
- driven by or in charge of himself/herself or any other person who is unlicensed to drive or who is under the influence of intoxicating liquor.

It shall be a defence to any action in respect of the warranty contained in subclause (c) if the owner proves that the vehicle was so driven or in charge of such other person without his knowledge or consent.

---

## Conditions +

1. The owner and any other person claiming indemnity

1. The owner and any other person claiming indemnity under this policy shall comply with the provisions of Sections 10 and 11 of the Act.
2. Sections 7 (5) and 15 of the Act are deemed to be incorporated in this insurance.
3. The Insurance Commission is entitled to all rights remedies and benefits which may accrue to it by virtue of the Act.
4. This contract of insurance is subject to the provisions of the Act.

---

## Notes



- a. This policy does not extend to liability for third party property damage. You are advised to consult your normal insurance company for details.
- b. Off road vehicles: vehicles registered for off-road use are to comply with and be used in accordance with provisions of the Control of Vehicles (Off-Road Areas) Act 1978.
- c. Third party insurance policy does not apply to vehicles registered for off-road use.
- d. Third party insurance cover extends to 15 days after the expiry of the licence, provided renewal is effected within 15 days of the expiry.

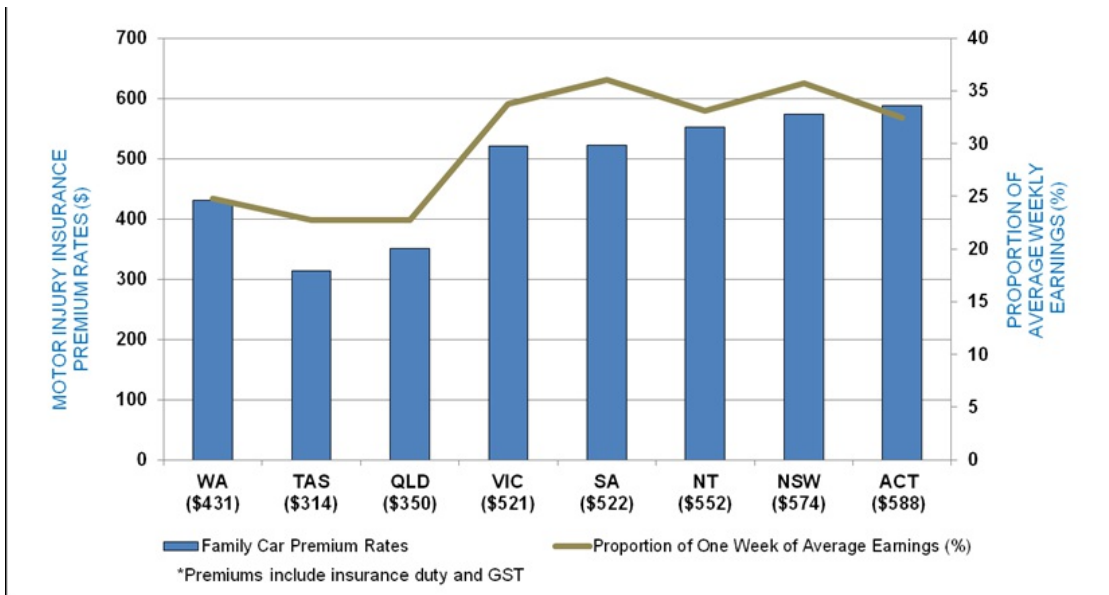
Insurance premiums are set based on the type of motor vehicle you drive and detailed in the [Premium Schedule](#).

When registering your vehicle, you will be asked to identify your vehicle type and the primary purpose for which it will be used.

Insurance premiums are reviewed each year with the objective to ensure premium revenue and other income is sufficient to meet claims costs and other expenses.

### *DID YOU KNOW?*

*Western Australian motorists pay one of the most affordable motor injury insurance premiums in Australia.*



**Compulsory Third Party**

**Catastrophic Injuries Support**

ALL CONTENT COPYRIGHT GOVERNMENT OF WESTERN AUSTRALIA. ALL RIGHTS RESERVED.