

OUR APPROACH

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A crash can happen to anyone. The physical, psychological and financial consequences of the injuries are enormous for the injured person, their family and the community.

Our Care Service Coordinators work directly with people catastrophically injured in motor vehicle crashes, their family/support team and treating medical team to coordinate their treatment, care and support.

They help prepare care plans, engage service providers and are the main contact for those catastrophically injured and their families to access information about treatment, care and support available to them.

We use a person-centred approach to ensure people catastrophically injured in crashes can access necessary and

reasonable treatment, care and support. This approach allows the person and their family/support team to be directly involved in determining their rehabilitation program, their recovery goals, return to work/home arrangements and ongoing support needs.

The Catastrophic Injuries Support scheme provides lifetime treatment, care and support including:

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Medical treatment (including pharmaceutical)

We can pay for pharmaceuticals, surgery, medical scans, specialist appointments and X-rays.

Dental treatment

We can pay for your teeth to be restored if they were damaged.

Rehabilitation

We can pay for the rehabilitation services such as physiotherapy, clinical psychology and occupational therapy.

Ambulance services

We pay for emergency transport from the crash to the hospital.

Respite care

We can pay for in-home respite or supported accommodation in approved circumstances.

Attendant care service



We can pay for assistance with dressing, grooming, showering, toileting and eating.

Domestic assistance



We can pay for assistance with laundry, household cleaning and gardening.

Aids and appliances



We can pay for equipment hire or purchase that is recommended by a health professional, such as wheelchairs, hoists and continence equipment.

Prosthetics



We can pay for prosthetics and other support equipment.

Educational and vocational training



We can pay for equipment to assist your education and vocational training, and assistance to access return to work programs.

Home and transport modifications



We can pay for ramps, rails and vehicle modifications to assist with driving.

The level of treatment, care and support provided will be determined based on what is necessary and reasonable for each person, particularly those who are injured. Our fact sheets outline

each person catastrophically injured. [Our fact sheets outline this in more detail.](#)

If you weren't at fault in the crash and have a [Compulsory Third Party](#) insurance claim, you might also be able to claim compensation for economic loss and/or damages for pain and suffering.

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