



Insurance Commission
of Western Australia

COMPULSORY THIRD PARTY SCHEME

[Home](#) / [Motor Injury Insurance](#) / [Product Information](#) /
Compulsory Third Party Scheme



Compulsory Third Party (CTP) insurance provides owners and drivers of Western Australian registered vehicles with cover for the cost of injuries they cause to others in a motor vehicle crash anywhere in Australia.

CTP insurance covers those injured in a crash for:

- treatment, care and support;
- claims management expenses;
- past and future economic loss; and
- pain and suffering where the injured person is not at fault.

The [Motor Vehicle \(Third Party Insurance\) Act 1943](#) sets out the CTP scheme details.

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