

# **EXPLAINING COMPENSATION**



#### Who needs to know about compensation?

'Compensation' relates to members who have an entitlement or a potential entitlement to receive compensation or damages in relation to a medical condition caused by an accident, incident or circumstance.

## Why do members pursue their legal rights?

Members pursue their legal rights for a variety of reasons. Common motivations are:

- To claim out of pocket expenses
- To protect the family from loss of income
- To compensate for pain and suffering
- Free initial, no obligation consultation

#### Who do I speak to regarding reimbursement? Road/traffic accident:

- State transport accident insurer (refer to the information on the back of the flyer) and/or
- The company that caused the injury or
- The person who caused the accident

#### Work-related:

- State WorkCover authority (refer to the information on the back of the flyer) and/or
- The company that caused the injury or
- Your employer

#### Other accident, incident or circumstance:

- The company that caused the accident or
- The person who caused the accident and/or
- Medibank Private

### What will it cost and what will I recover?

There is no cost associated with the lodgement of a state third party insurer for motor-vehicle or work related injuries or medical conditions.

For cases pursued through the court system there are many factors that affect costs and settlements. It is therefore difficult to estimate how much an average case will cost and what the settlement will be.

We recommend our members seek independent legal advice to fully understand their rights and entitlements.

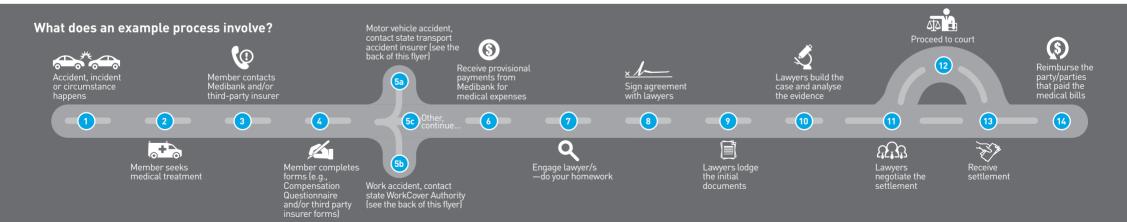
### Who do I speak to?

Please contact us if you have any questions:

- E: compensation@medibank.com.au
- T: 1300 880 276
- L: Medibank Private Ltd, GPO Box 9999, Melbourne VIC 3001

If you need to contact the transport accident insurer and/or WorkCover in your state, **see the details on the back of this flyer**.

If you would like legal advice, we suggest you contact your solicitor, Legal Aid (www.nationallegalaid.org) or search under "Compensation Lawyers" on the internet or Yellow Pages.



#### Contact us:

E: compensation@medibank.com.au

T: 1300 880 276

L: Medibank Private Ltd, GPO Box 9999, Melbourne VIC 3001

#### Important Notice

This letter contains general information relating to compensation claims, only. You should not act or omit to act on the basis of anything contained in this letter. Please seek independent legal advice where appropriate. Personal Information is handled in accordance with our Privacy Policy, available at medibank.com.au



# **CONTACT DETAILS FOR STATE THIRD PARTY INSURERS**

	Transport Accidents	Work place accidents
Australian Capital Territory	Australian Capital Territory Insurance Authority 13 22 81 apps.treasury.act.gov.au/compulsorytpi	WorkSafe ACT (02) 6207 3000 www.worksafe.act.gov.au
New South Wales	Motor Accidents Authority of NSW 1300 137 131 www.maa.nsw.gov.au	WorkCover NSW 13 10 50 www.workcover.nsw.gov.au/
Northern Territory	Territory Insurance Office (TIO) 1300 301 833 www.tiofi.com.au	NT WorkSafe 1800 250 713 www.worksafe.nt.gov.au
Queensland	Motor Accident Insurance Commission 1300 302 568 www.maic.qld.gov.au	WorkCover Queensland 1300 362 128 www.workcoverqld.com.au
South Australia	Motor Accident Commission (MAC) (08) 8422 8100 www.mac.sa.gov.au	WorkCoverSA 13 18 55 www.workcover.com
Tasmania	Motor Accidents Insurance Board (MAIB) Tasmania 1800 006 224 www.maib.tas.gov.au	WorkCover Tasmania 1300 366 322 www.workcover.tas.gov.au
Victoria	Transport Accident Commission (TAC) 1300 654 329 www.tac.vic.gov.au	Victorian WorkCover Authority 1800 136 089 www.vwa.vic.gov.au
Western Australia	Insurance Commission of Western Australia 1800 643 338 www.icwa.wa.gov.au	Workcover WA 1300 794 744 www.workcover.wa.gov.au