

General information

About the MAC Scheme

The Motor Accidents (Compensation) (“MAC”) Act establishes a compensation scheme in respect of people who are injured or killed in motor vehicle accidents in the Northern Territory. The MAC scheme is administered by TIO on behalf of the Motor Accidents Compensation Commission.

The scheme is funded by Territorian motorists through a portion of their vehicle registration charges. It provides injured people with a wide range of benefits to compensate for the necessary and reasonable expenses they will incur as a result of a motor vehicle accident.

Through its claims management services, TIO helps people to return to health and return to work or, in the case of the severely injured, achieve the best possible quality of life following a motor accident.

Benefits for accidents occurring on or after 1 July 2014 are aligned with the National Injury Insurance Scheme (NIIS) standards for severe injury.

Who is covered?

The MAC scheme covers people who are injured or killed in an accident in the Northern Territory involving a registered motor vehicle, irrespective of which State or Territory the motor vehicle is registered. It also covers Northern Territory registered motor vehicles involved in interstate accidents.

All types of road users are covered by the scheme including drivers, passengers, and motorcyclists. Pedestrians and cyclists are covered where they are injured as a result of a motor vehicle accident.

MAC is a no-fault scheme. This means that even if the accident was your fault, you may still be eligible to receive benefits. However, some exclusions and reductions to benefits may apply if the driver was

affected by alcohol or drugs, was unlicensed to drive or was involved in criminal or reckless conduct. A reduction may apply to some benefits if the injured person failed to wear a seatbelt or safety helmet where required to by law.

Who is not covered?

- The driver/rider and owner (if injured) of an unregistered vehicle regardless of whether the vehicle is being driven on a road, on public or private land. Their passengers and others involved in an accident are covered.

Note: The Traffic Act provides that an interstate motor vehicle is deemed to be unregistered if the driver /rider is the owner of the vehicle, they are a resident of the Territory and the vehicle has been in the Territory continuously for more than 28 days. Owners who do not register their vehicle in the Northern Territory within 3 months of becoming a NT resident risk losing all MAC Benefits.

- The driver/rider and owner of an unregistrable vehicles such as dune buggies, motocross bikes, quad bikes, go-carts and any other motorised vehicle that is not fitted with an identification plate under the Motor Vehicles Standards Act (Commonwealth).
- Drivers/riders, passengers, officials and those involved in holding motor sports events including a race, competition, demonstration, trial, high speed test or similar event.
- If you are injured in a motor vehicle accident during the course of your employment.
- Where the driver was:
 - responsible for the theft or unlawful use of a motor vehicle involved in the accident.
 - using the vehicle in connection with the commission of an indictable offence.

- involved in the accident while escaping from the scene, to avoid apprehension or escape detention for an offence.
- using the motor vehicle involved with the intent to inflict death or injury on themselves or another.

What benefits are available?

The MAC Scheme provides a wide range of benefits to compensate for the necessary and reasonable costs of medical, rehabilitation and associated treatment, and loss of earning capacity. Benefits include:

Ambulance services: Transport from the accident site to hospital in an ambulance and, where clinically required, from one hospital to another. This may include air ambulance services.

Hospital services: Hospital admission and treatment within Australia including surgery, X-rays or other medical imaging, and other hospital costs.

Medical services: Consultation and treatment costs for accident-related injuries by medical practitioners. Medical rehabilitation: (inpatient or outpatient): Post-accident rehabilitation treatment.

Rehabilitation and therapy services: Including but not limited to physiotherapy, occupational therapy, chiropractic and psychological treatment.

Pharmacy expenses: Medications to treat your injuries.

Dental services: Dental treatment for teeth damaged in an accident. Nursing services: Home visits may be covered if nursing treatment is necessary after your accident. Return to work programs: When you need help to get back to work.

Equipment or appliances: Home or motor vehicle alterations necessary after a motor vehicle accident injury.

Attendant care services: Short term benefits may be payable if you need assistance at home as a result of injuries sustained in an accident. Long term attendant care benefits may be payable if you suffer a permanent and significant spinal cord injury, brain injury, amputations, burns or blindness.

Emergency travel: Benefits may be payable where a close family member(s) need to travel to be near an

injured person or to make arrangements for a funeral provided the journey is at least 500kms.

Loss of earning capacity: If you are aged between 15 and the Commonwealth Pension Age and had a capacity to earn prior to your accident you may be entitled to Loss of Earning Capacity (LOEC) benefits. LOEC benefits are paid if your doctor certifies you do not have the same working capacity as prior to the accident.

Permanent impairment: You may be eligible for a lump sum payment if you have sustained a permanent impairment as a result of the accident.

Death and dependency: Compensation for funeral expenses; lump sum compensation to your spouse and/or dependents; and ongoing benefits to any dependents (subject to criteria).

Claims for compensation under the MAC Act must be accepted before any entitlement to benefits can be assessed. The information outlined in this brochure relates to injuries sustained in motor vehicle accidents on or after 1 July 2014.

If you were injured in an accident before 1 July 2014 please contact TIO to discuss your entitlements. Please contact TIO for information about how to make a claim and the benefit available.

Contact

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