

Permanent impairment

About permanent impairment compensation

Permanent Impairment compensation is a one-off lump sum payment available under the Motor Accidents (Compensation) (“MAC”) scheme.

To be considered for Permanent Impairment compensation, you must have sustained a permanent physical or psychological condition caused by your motor vehicle accident. Your medical condition must be permanent and stable and you are assessed as having a Whole Person Impairment (WPI) of 5% or more as a result of the motor vehicle accident injury/ies.

If your doctor believes you are likely to have a Permanent Impairment, TIO will arrange for your injuries to be assessed by an independent doctor or specialist.

WPI assessment is made by an independent medical practitioner in the appropriate field/s, using the American Medical Association (AMA) Guide 6th edition.

How is impairment measured?

Your injuries will be assessed by an independent medical practitioner who will measure how your injuries have affected your day to day functioning including things like your body movement and/or organ function, using independent clinical guidelines.

Your function and/or range of motion will be measured against the clinically recognised ranges for normal function and if your functioning is reduced, you will be given a WPI percentage.

Examples of a Permanent Impairment may include:

- a spinal cord injury
- a permanent psychiatric or psychological condition

- a brain injury.

Examples of injuries that would not usually lead to Permanent Impairment include:

- a broken leg that fully heals after treatment
- whiplash or muscle strain that gets better
- general pain and suffering caused by an injury.

When managing your entitlement to Permanent Impairment compensation TIO must comply with the *Motor Accidents (Compensation) Act* (the Act). The Act sets out who is eligible, how impairment is assessed and how much can be paid.

What else do I need to know?

A WPI assessment is arranged by TIO if we are notified by your doctor that your injury is considered to be permanent and stable.

There may be instances where more than one WPI assessment is necessary to determine your entitlement to lump sum compensation. We will do our best to arrange appointments for WPI assessment at a time and place convenient to you. Any necessary travel, accommodation or interpreting services will be paid for by TIO.

Once compensation for permanent impairment has been paid, you cannot claim any additional compensation for that impairment. We can only pay compensation for permanent impairment to you if you are in Australia at the time of payment.

Contact

Phone: 1300 493 506
 Monday to Friday, 8.30am-5pm
 Email mac@tiofi.com.au