

'Kids at risk with flawed CTP rule'

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EXCLUSIVE
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QUEENSLAND kids are being put at serious risk due to a fundamental design flaw in the state's insurance legislation that fails to insure children and toddlers in potentially lethal crashes, the RACQ claims.

Under Queensland's Compulsory Third Party insurance legislation, which is similar to the rest of the country, one party must establish negligence before accessing compensation.

However, unlike the rest of Australia, the rule blankets both adults and children in the same scheme. As a result, children are left at risk – and uninsured – in the event that they cause a crash.

The State Government scheme has been heavily criticised by Queensland's leading motoring body for failing to recognise our most vulnerable road users, after a 2016 review pushed for an extension of CTP cover for kids.

"Queenslanders need to be aware that if their children cause an accident on our roads and are injured, they may not be helped by our CTP scheme," RACQ spokeswoman Renee Smith said.

"In the 2016 CTP Scheme Review there was overwhelming support from industry and

private citizens for the Government to extend cover to protect kids, irrespective of whether they caused an accident or not," she said.

The review on Compulsory Third Party insurance by the Motor Accident Insurance Commission said: "Children may, from time to time, experience lapses in concentration and, depending on their age, can sometimes lack the awareness or ability to safely navigate everyday hazards, such as crossing a busy road.

"By removing the need to establish fault, this removes a level of uncertainty and provides a safety net for injured children, who may not be compensated under existing arrangements."

The push to remove the need to establish fault in the instance of a child received support from 14 of 15 submissions to the review.

The RACQ has launched the ReThink CTP initiative to shine a light on the gaps in the scheme's cover.

"By law, insurers are prohibited from compensating kids who are found to have caused a crash because of a fundamental scheme design flaw," Ms Smith said. "That's a hard pill to swallow when you are dealing with devastated families."

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