

10 November 2019

## Lives at risk as State's CTP insurance falls short

The majority of Queenslanders have no idea they might be left to fend for themselves if injured in certain types of crashes, under our State's current motor injury insurance scheme.

An RACQ survey revealed about 80 percent either didn't know they were covered or thought they were covered in certain crash scenarios, when they weren't. The research also showed at least one in every two Queenslanders thought Compulsory Third Party (CTP) covered damage to theirs and other cars, which it doesn't.

RACQ spokesperson Paul Turner said there were serious gaps in the scheme and Queenslanders were confused about what CTP covered, leaving road users vulnerable.

"Most Queensland motorists pay around \$355.00 a year to be protected by CTP insurance and don't for a moment think it won't be there when they need it most," Mr Turner said.

RACQ has today launched a major campaign initiative, *ReThink CTP*, to help Queenslanders better understand CTP and provide a platform for them to have their say.

As part of this initiative, the peak motoring body would also fund Queensland's first public Citizens' Jury, where community members would be recruited to consider *How our Motor Injury Insurance Scheme should be improved, to better support people injured on Queensland roads, now and into the future*. Like a real Jury, approximately 50 randomly selected Queenslanders hear from witnesses, industry experts, stakeholders and the broader community before considering all the evidence and deciding what a good CTP scheme looks like to them.

"We want to move the debate away from insurers, lawyers and State Government - people who have a financial stake in the CTP scheme - and put the focus back where it belongs; on the people the scheme is there to protect and the motorists who fund it," Mr Turner said.

"The evidence is damning. The fact is hundreds of thousands of Queensland motorists pay hundreds of dollars a year for insurance they do not understand.

"We want to hear what the people of Queensland have to say on how to improve our scheme."

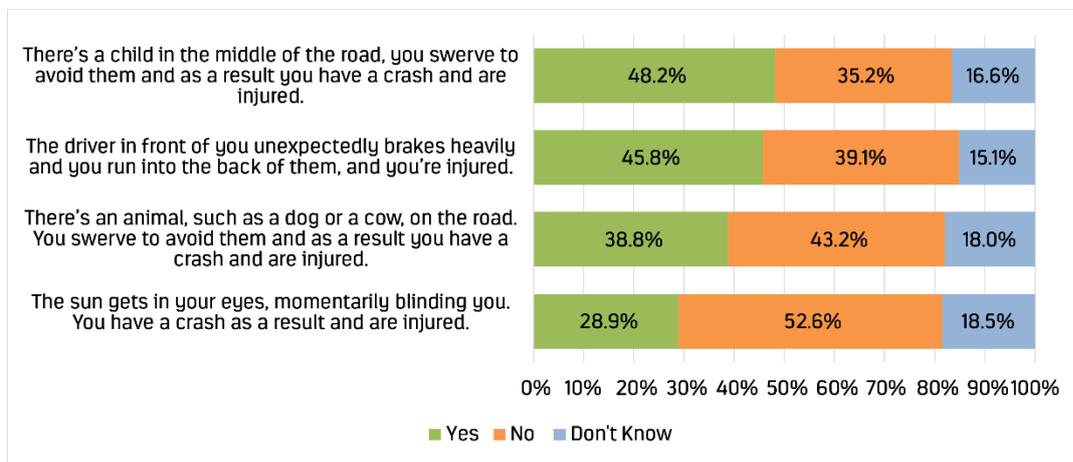
Mr Turner said RACQ acknowledged it was one of those stakeholders, so to ensure independence in the process, the Queensland CTP Citizens' Jury would be run by external facilitators with RACQ representing one equal voice alongside other stakeholders.

**Media inquiries: RACQ spokesperson Paul Turner 0408 850 270; GM Corporate Communications Renee Smith 0409 573 193.**

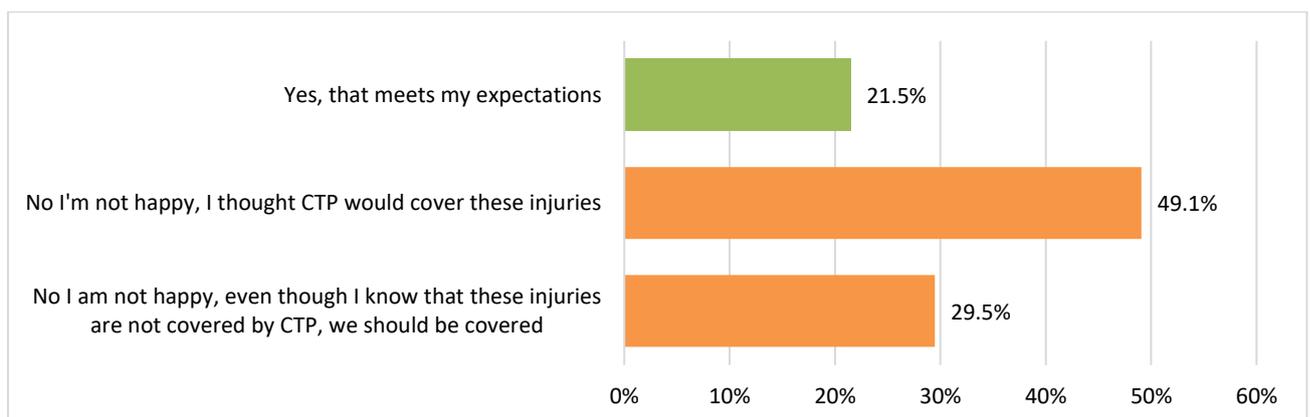
RACQ is Queensland's largest club and peak independent motoring organisation. We were formed in 1905 to represent the interests of the State's first motorists and today campaign for safer drivers, vehicles and roads on behalf of the 1.7 million members who own the Club. We offer those members a vast range of motoring, insurance, banking, entertainment and travel services and benefits, and each year respond to more than a million calls for roadside assistance.

**None of these crash scenarios are covered under Queensland's CTP scheme, however many people think they are:**

*In which of the following scenarios would you expect your injuries would be covered if you were driving?*



***Are you happy or unhappy that injuries to the driver in the previous scenarios are not covered by their vehicle's CTP insurance in Queensland?***



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