



# How to make a motor vehicle accident claim in Queensland?

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If you have sustained an injury as a result of a motor vehicle accident (MVA) in Queensland, you may be eligible to make a [CTP compensation claim](#) as a result of your injuries. Injured road users may be eligible for weekly payments, medical expenses, lump sum payments for permanent impairment and other benefits. However, the claim's process is not always straightforward, and it's important to know the "do's and don'ts" of making a motor vehicle accident claim if injured on our roads.

Many people think claiming compensation for MVA injuries is an easy process, however, it can leave you exposed to insurance companies who have plenty of experience in defending compensation claims. It's important to understand that an insurance company's interests are not necessarily the same as yours.

You only have one shot at obtaining the best compensation after a road accident, so we strongly recommend you obtain legal advice from a lawyer experienced in motor vehicle accident claims.

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Below is a list of the do's and don'ts when making a motor vehicle accident claim, which will improve the likelihood of success of any claim.

## DO this when making a motor vehicle accident claim

### DO report the accident to the police

If the police don't attend the scene of the accident, then you must report the MVA to the police as soon as possible. This is not only a legal requirement, but it's also very important as it assists in proving that your claim is genuine. Once you have reported the MVA to the

police, you will be provided with an “event number”.

If you have not yet reported the MVA, we recommend you speak with one of our specialist vehicle accident lawyers, who will be able to assist you.

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## DO keep records, especially photographs

It is always helpful to take photos (or video) of the scene of the accident, including all of the vehicles involved (and especially their registration plates), and to also get details of the drivers (take a photo of their licences if possible).

It is also important to keep documentation to evidence any damages you have sustained due to the MVA. This will assist in proving the extent of your claim. It is also helpful to retain any receipts for things like medical expenses incurred from receiving treatment for your MVA injuries. We recommend you keep a folder containing these documents, note. Images and videos.

## DON'T do this when making a motor vehicle accident claim

### DON'T go it alone – seek advice from a specialist car accident compensation lawyer

As mentioned above, insurance companies and specialist insurance investigators have extensive experience when defending MVA compensation claims. It is in their best interests to pay out as little compensation as possible for your injuries. Obtaining legal advice from an experienced lawyer who specialises in MVA compensation claims is vital, so the insurer does not have the upper hand with your claim.

People are sometimes tempted to choose a lawyer solely based on price and location. It is important to choose a lawyer based on their track record and experience. When searching for a car accident lawyer, you should always ask if they have extensive (at least 20 years or more) experience dealing with personal injury claims. You can usually find this information on their website or via the Law Society of Queensland.

Most experienced lawyers these days are able to represent clients regardless of their location. They are also happy to have remote meetings with their clients, so don't select a car injury lawyer just because they are down the road from you. It's far more important that you have a lawyer who has the necessary skills and experience to ensure you get the maximum compensation that you are entitled to.

## DON'T settle

Insurance companies will try and settle your claim for as little, and as quickly as possible by offering you an amount of money upfront.

The sum offered, in the first instance, can often be very tempting, however, it is likely not 100% of what your claim is worth.

You should never accept any offer from the insurer without getting legal advice.

## DON'T delay seeking legal advice

As noted above, road accidents need to be reported to police as soon as possible. If you don't report the MVA because you believe your injury is insignificant and not worth making a claim for compensation, you should still seek legal advice as to your entitlements.

There have been instances where injuries have worsened over time, leaving the injured person with significant loss. It's always better to be safe than sorry! We offer a first free interview, so it costs you nothing to find out where you stand.

## Need help to make a motor vehicle accident claim?

Unfortunately, motor vehicle accidents are all too common, and many people receive injuries as a result. Making a claim for compensation can be confusing, complex and overwhelming, not to mention dealing with insurance companies who will usually not have your best interests at heart.

At Cameron Hall Compensation Lawyers, we have over 30 years of experience in securing excellent results for clients injured in a road accident in Queensland.

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*This article is of a general nature and should not be relied upon as legal advice. If you require further information, advice or assistance for your specific circumstances, please contact us.*