

# EPISODE 3

## Your rights and support – understanding "no fault" entitlements

### Episode summary

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This episode provides a comprehensive overview of your “no fault” entitlements under the TAC, which are available to anyone injured in a transport incident, regardless of fault.

### Key topics

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TAC [entitlements](#) overview:

- Loss of Earnings (LOE): Up to 80% of your pre-incident income, usually for the first 18 months.
- Loss of Earning Capacity (LOEC): If your ability to earn is permanently reduced, additional benefits may be available.
- Medical and like expenses: Many treatments are covered automatically for the first three months, with ongoing expenses covered if reasonable.
- Impairment lump sum claims: Available if you have a permanent impairment of 11% or more (assessed by AMA Guides).

Dispute options:

- You can challenge the TAC decisions within 12 months. [Arnold Dallas McPherson Injury Lawyers](#) can help you dispute unfair decisions and gather the necessary evidence.

Support from lawyers:

- [Arnold Dallas McPherson Injury Lawyers](#) can liaise directly with the TAC on your behalf.
- They will help you understand decisions and ensure you are properly prepared for appointments or assessments.

### Key takeaway

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You don't have to accept the TAC decisions at face value—know your rights and get support from an experienced legal team.

### Listen to learn

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What compensation you may be entitled to under the no fault scheme, and how lawyers can help every step of the way.

Produced by [Arnold Dallas McPherson Injury Lawyers](#) in partnership with [Amber Community](#). Amber Community offers free information and counselling to people impacted by a road collision 1300 367 797 | [www.ambercommunity.org.au](http://www.ambercommunity.org.au). Arnold Dallas McPherson Injury Lawyers is a leading No Win No Fee law firm specialising in all areas of personal injury law 1800 242 588 | <https://admlaw.com.au/>