

EPISODE 3

Your rights and support – understanding "no fault" entitlements

Episode summary

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

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

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

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. 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/>