

Podcast 169 – When You Are Injured in a Traffic Accident

Learn English while learning about daily life in Australia,
with Rob McCormack

Podcast Number 169 – When You are Injured in a Traffic Accident

<https://traffic.libsyn.com/slowenglish/podcast169.mp3>

(This podcast is 14 minutes and 12 seconds long.)

Hi,

Like all modern societies, Australia's road transport system is large. There are many cars, buses, trucks, motorcycles and bicycles using the roads at all times of the day and night. Unfortunately, there are sometimes accidents, where vehicles crash into one another or they run off the road. In a minority of these accidents, people get injured and sometimes they don't survive. In order to help people who are affected by road accidents, each of the state governments in Australia has set up special insurance systems to provide support for people who get injured in road transport accidents. This support includes support for the families of road users who do not survive these accidents. In this podcast, I would like to talk a little about these special insurance systems and how they help you if you are unfortunately involved in a road accident in Australia.

I will only talk about the Victorian system, which is managed by a government owned organisation called the Transport Accident Commission, or TAC for short. I will cover the main points only in this podcast. For full details, please visit <https://www.tac.vic.gov.au/>.

While all Australian states have their own systems, they all provide similar types of support to those affected by road accidents, except with regards to one particular aspect. That relates to whether or not the person injured is responsible for the accident, or, in insurance terms, they are 'at fault'. In Queensland, South Australia and Western Australia, if you are the 'at fault' driver, you will not receive the same level of support as others involved in the accident*. This is not the case in Victoria, New South Wales, Tasmania, the Northern Territory and the Australian Capital Territory. In these latter states, all persons involved in the accident are equally covered and receive the support they need to recover from the accident, whether they were at fault or not.

In 2026, there were around 22.7 million registered vehicles in Australia. It's no wonder there are accidents which sometimes happen. In the 12 months from April 2025 to April 2026, 1,333 people died in Australia as a result of road accidents. This is a terrible loss of life and the state and federal governments are doing everything they can to reduce this number in the future. Even so, this amounts to only 4.8 deaths per 100,000 of population in the 12-month period. You can see that the chances of dying on the road are low in Australia. The global average is around 17 deaths per 100,000 of population per year, so Australia rates quite well in that respect.

As you would expect, many more people are injured than die in road accidents. Every year in Australia there are approximately 40,000 people who are hospitalized because of a road accident. Sometimes their medical treatment is short and they are soon back at home and back to normal life. Others unfortunately have serious injuries and must spend days, weeks, months or even years undergoing treatment and rehabilitation. All of this treatment costs money. In addition, people who are injured will usually have to spend time off work and will therefore lose their income during that

period. All these related costs of road accidents are covered in Victoria by the Transport Accident Commission.

Importantly, the Victorian insurance is not affected by whose fault it is. It means that you are covered, even if it is your fault that the accident happened. Everyone involved is covered, even if you were just a pedestrian and not even in a car at the time. If you were injured as part of any road accident, then you are covered.

The actual amount paid by the TAC will depend on your accident and your injuries. In general terms, the following things are covered.

- Medical treatment for your injuries, including transport by an ambulance if required.
- Services needed to help you recover, such as rehabilitation, physiotherapy
- Replacement of damaged glasses or dentures
- Income support if you are not able to work for a period as a result of the accident
- Costs for you and your employer to support your return to work
- A lump sum payment, if you are eligible for compensation, for example as a result of a permanent injury or impairment (such as loss of a limb).

In the unfortunate case where a person dies from the accident, the TAC can provide support for funeral costs, counselling for family members, and for ongoing support for those who were dependent on the person who died, such as a spouse or dependent children.

As is always the case with insurance, it is important to understand what is not covered. This type of insurance does not cover damage to vehicles, such as trucks, cars, buses, motorcycles, bicycles or other types of transport, nor does it cover the towing of such vehicles. It also does not cover any

damage to property (such as a building or a light pole) which may have occurred as a result of the accident.

You can see that this insurance is all about costs associated with injuries to people, not damage to vehicles or other property. To cover the cost of vehicle damage or property damage in an accident, you must buy normal car, bus, truck or motorcycle insurance from a private insurance company.

To obtain access to TAC benefits and support payments, an injured person or a family member must lodge a claim to the TAC, setting out all the required information and the circumstances of their injury. The TAC will then assess the claim and advise you if your medical costs will be covered. Full details about the claiming process can be found on the TAC website.

You might be wondering how the government pays for this type of support. The answer is that each vehicle owner pays a TAC Charge each year as part of the total registration fee for each vehicle they register. The TAC Charge varies according to what type of vehicle it is and what it is used for. For example, cars, buses, trucks and motorcycles all pay a slightly different amount. There are also small variations according to the postcode where the vehicle is usually kept, according to the level of accident risk for certain regions of Victoria. Also, people in certain categories, such as pensioners, may also pay a reduced amount. These TAC Charge funds are used to provide the insurance which supports all those who are involved in a road accident. The TAC also invests in road safety programs which aim to reduce the number of accidents, hence reducing the number of injured people and road deaths in Victoria.

Luckily, I have never been injured in a road accident in my 57 years of driving. I hope that continues to be the case. However, if I or anyone in my family is injured in a road

accident, it's a good feeling to know that all their medical costs, including any support they need to get well again, will be fully covered by the TAC. It's just one of the ways that we, as a caring society, look after one another here in Australia.

If you have a question or comment to make, please leave it in the comments box at the bottom of this page. Or, you can send me an email at rob@slowenglish.info. I would love to hear from you. Tell me where you live, a little bit about yourself and what you think of my Slow English podcast. I will write back to you, in English of course. If you would like to take a short quiz to see if you have understood this podcast, you will also find it on my website. Goodbye until next time.

Rob

Podcast 169 Quiz - Did you understand the podcast?

You can take the quiz as many times as you like.

[Start quiz](#)

* Note that all injured Australians will receive free medical care as an in-patient in a public hospital following any accident, whether they are at fault or not. This support is from Medicare (see [podcast 13](#)). However, this type of support does not include long term rehabilitation support outside of the hospital, nor does it include support for the family of injured people who cannot work as a result of the accident, or for the families of those who die in accidents. This type of support comes only from special traffic accident insurance, as described in this podcast.

[Vocabulary](#)

- Play accidents = (here) when a mistake is made and a car, truck, bus or motorcycle hits another vehicle or goes off the road,
- Play affected = when something causes a change
- Play ambulance = a car or van that takes injured people to hospital
- Play approximately = about
- Play assess = make a judgement, make a decision
- Play associated = to do with, connected to
- Play basically = in most respects, in most ways
- Play caring = a situation where people care about you and try to help you in times of trouble
- Play categories = groups
- Play circumstances = all the details about a situation or event
- Play claim = a request to be given an insurance payment
- Play compensation = when you are paid a lump sum because you have been hurt by someone or something
- Play counselling = given advice to help you get over something bad which has happened
- Play covered = (here) when the costs of certain risky events are paid for by insurance
- Play dentures = false teeth
- Play dependent = when you are looked after by someone else (e.g. a child is looked after by a parent)
- Play eligible = being allowed to receive something

(according to a set of rules)

- Play equally = treated the same way
- Play fault = if you cause an accident, it is said that the accident was your fault
- Play funeral = when a dead person's body is buried or cremated (burned)
- Play hospitalized = taken to hospital
- Play impairment = when you can no longer do something which normal people can do
- Play in that respect = (here) when talking about a specific thing
- Play income = the money you earn in a job
- Play injured = when some part of your body gets hurt
- Play insurance = for payment of a regular fee, the cost of certain risky events will be covered
- Play involved = be part of an event or process
- Play lodge = submit, present, give details about
- Play lump sum = a payment made once (usually a large amount)
- Play managed = to take care of something, to make sure it works correctly
- Play minority = less than half (50%)
- Play pedestrian = a person who is walking near a road
- Play pensioners = people who have retired
- Play period = (here) a length of time e.g. a month, 6 weeks, etc

- Play permanent = does not stop, is ongoing
- Play physiotherapy = a special type of medical worker who can help to get muscles working again
- Play reduce = to make smaller or fewer
- Play registered = (here) to be put on a list of vehicles which are allowed to travel on roads
- Play rehabilitation = long term treatment to help you get normal movement back
- Play related costs = costs which are caused by the same thing
- Play responsible = (here) caused by
- Play road users = people who drive vehicles on a road
- Play run off = (here) when a vehicle leaves the road (goes off) by mistake
- Play societies = all of the people in a country and how they live
- Play spouse = the partners in a permanent adult relationship, e.g. husband, wife
- Play survive = to stay alive (not to die)
- Play terrible = very bad
- Play transport = going from one place to another in vehicle such as a car or truck
- Play treatment = what the doctor does to you, in order to make you well again
- Play unfortunately = when something bad happens
- Play varies = changes, becomes different

- Play vehicles = cars, trucks, buses or motorcycle which we travel in while using a road
- Play visa = an agreement that you can visit another country
- Play with regards to = to identify something in order to comment on it