

TAC impairment process for children and young people



Impairment benefits for children, young people and families

Children and young people who have been injured in a transport accident may be entitled to TAC benefits.

When a child is under 18, the child's parents or legal guardians may be eligible to receive a TAC minors' additional benefit.

When your child turns 18, they may be assessed for a TAC impairment benefit.

Minors' additional benefits

The minors' additional benefit is a weekly payment that helps with the extra cost of looking after a child injured in a transport accident.

The TAC pays the benefit to the parent or legal guardian of a child who has an impairment assessed at 11% or more.

Impairment is a permanent physical or psychological condition caused by a person's accident injuries.

Independent Medical Examiners provide information to help the TAC work out a child's impairment rating. Your child may need to go to several medical examinations before they get their final impairment rating.

A minors' additional benefit does not affect an entitlement to receive other benefits and payments from the TAC. This includes medical services or common law compensation. Find out more about compensation at:

tac.vic.gov.au/clients/how-we-can-help/compensation/common-law-compensation

More information about the minors' additional benefit and impairment can be found on our website at: tac.vic.gov.au/impairment

Eligibility

Children and young people must:

- be aged 0-18 years
- have a permanent physical or psychological condition caused by their transport accident injuries, and have an impairment assessed at 11% or more.

The TAC assesses a minors' additional benefit according to the Transport Accident Act 1986 (the Act). This sets out:

- who is eligible for minors' additional benefits
- how and when the TAC must conduct assessments, and
- when and how much the TAC can pay.



Understanding the term 'impairment'

Impairment is:

- a permanent physical condition, or
- a permanent psychological condition caused by a child's transport accident injuries.

Injuries which may lead to permanent impairment include:

- brain injury
- fused joint
- spinal cord injury
- restricted shoulder movement
- a psychological condition which is permanent.

Injuries that would not usually lead to permanent impairment include:

- broken bones that heal after treatment
- whiplash or muscle strain that gets better
- pain and suffering caused by an injury.

How impairment is measured

The TAC may ask the child, accompanied by a parent or guardian, to attend independent medical examinations. This is to assess the child's injuries including any physical injuries, their cognitive function or impacts on mental health, which is measured against the expected range of most children.

Each injury will receive a percentage rating based on the child's level of impairment. The medical examiner will report this rating to the TAC.



A step-by-step guide to impairment

The assessment process could take up to 18 months. This is because:

- you may need to attend more than one examination
- there may be waiting times to see a medical examiner for a specific injury
- it may take some time for the TAC to receive all relevant medical information needed to make a decision



Step 1 - Starting the impairment process

If your child is likely to be eligible for a minors' additional benefit, the TAC will contact you to start the process. You can also start the process by contacting the TAC.



Step 2 – Getting information

Your child will be assigned a TAC impairment benefit coordinator who will manage the process. They will gather information about your child's injuries, treatment, progress from doctors or hospitals that have treated your child, and in some instances, school records may be requested from before and after the accident.



Step 3 – Attending medical examinations

Your child's medical examination will be conducted by a doctor who is qualified to conduct impairment assessments. We may ask your child to attend multiple appointments as each doctor specialises in a different field.

To prepare your child for the appointments, we encourage you to explain the process in simple age appropriate terms, reassure them and encourage them to bring their favourite toy or book to the appointments.

For older children, it's important to be transparent about the process and purpose. We encourage them to ask questions and seek more information before the day of the examination, especially if they are apprehensive or have any concerns.

Your TAC impairment benefit coordinator can help with providing any information you may need to prepare your child for medical examinations.



The examination can take more than an hour. At the examination, the doctor may ask you questions about:

- your child's medical history
- your child's transport accident
- the injuries your child sustained
- your child's current condition, and
- your child's health before the accident.

If necessary, the doctor may undertake a physical examination. Most examinations are clinical assessments of your child's injuries. This means the doctor may not ask you certain questions about your child's injuries.

Sometimes the medical examiners can be perceived as impersonal; it's important to understand that their role is not to provide treatment or ongoing care, but to remain objective throughout their assessment.



Step 4 – How we assess your child's impairment

The TAC uses reports from the medical examiners to calculate your child's impairment rating. We combine the impairment percentages from each injury to arrive at a total score. We use a prescribed mathematical formula to do this.

Your child's impairment benefit coordinator will contact you to explain the result.



Step 5 – Making the payment

If your child's total impairment is assessed at 11% or more, the impairment benefit coordinator will confirm how much your client's weekly entitlement equates to. This payment will be made to you via Electronic Funds Transfer (EFT) into your nominated bank account.

The payment is calculated using a formula set out in the Transport Accident Act and is based on the overall percentage of impairment.

Here is an example of a payment in a case where the child's impairment has been assessed at 20%:

- 20% impairment x \$238 (current figure based on 100% impairment as at 1st July 2025) = \$47.60 per week.
- This amount is updated every year, according to the Average Weekly Earnings survey. Please visit our website for the current rate at tac.vic.gov.au/impairment.

Once assessed, this entitlement is paid from 18 months after the transport accident until the day before your child's 18th birthday.

This benefit is considered compensation, capital in nature and not taxable. The TAC recommends you seek advice directly from Centrelink to check if this benefit can affect other Centrelink payments.



What we will do

Your TAC impairment benefit coordinator will:

- provide information to help you understand the impairment process
- keep you up to date about the progress of your child's impairment claim
- provide information about the medical examination process and arrange your child's examinations
- assess the medical reports received from specialist impairment doctors, and
- issue the payment of your child's weekly minors' additional benefit if your child's impairment is assessed at 11% or more.

What you need to do

To help the process run smoothly, we expect you to:

- complete and return any required forms
- provide any information requested as soon as possible
- attend medical examinations arranged for your child and contact the TAC if you are unable to attend
- keep us updated if your contact or bank details change
- contact your impairment benefit coordinator with any questions about your child's impairment claim and/or the process.

When your child turns 18

Once your child turns 18, the ongoing minors' additional benefit will stop.

- The TAC will then review your child's claim and consider if we can pay them an impairment benefit as an adult.
- An impairment benefit is a lump sum payment made to a person over the age of 18, who has an impairment rating of 11% or more.
- We will contact you before your child turns 18 to talk about what happens next.

Child safety

The TAC prioritises the safety and wellbeing of children and young people. Children and young people of all backgrounds, identities and lived experiences have the right to be safe and feel safe in any environment.

If you have a concern or complaint regarding the safety of your child during the impairment process, please contact us on 1300 654 329 or use our online form at tac.vic.gov.au/concerns-and-complaints

More information can be found at tac.vic.gov.au/childsafety





Contact

 1300 654 329  tac.vic.gov.au/impairment

For information in a different language call 1300 139 075 or visit tac.vic.gov.au/languages.

