BALDWIN ADVOCACY & CLAIMS

What is Permanent Impairment Compensation?

How DVA lump sum compensation works
and what it could mean for you.

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What is Permanent Impairment?

Permanent Impairment (PI) compensation is a lump sum payment from DVA for the lasting impact your service-related conditions have on your life. It's separate from Initial Liability and it's on top of it. Think of Initial Liability as DVA saying "yep, your condition is service-related." Permanent Impairment is the compensation for how much that condition has screwed up your day-to-day life.

These can be significant payments. We're talking thousands, sometimes tens of thousands of dollars, depending on the severity of your impairment across all your accepted conditions.

Who is Eligible?

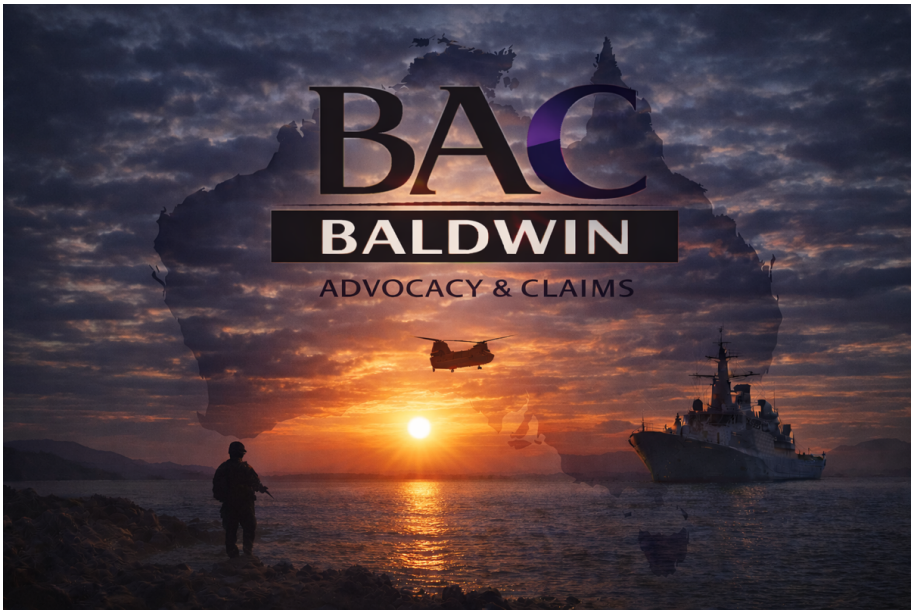
Your condition needs to already be accepted by DVA through an Initial Liability claim, and it needs to have reached a point where it's stable. DVA calls this "clinical stabilisation." Basically, it's not going to get significantly better. If that's the case, you may be eligible for a PI claim.

> Straight up: if you've got accepted conditions and you haven't looked into PI, you could be leaving serious money on the table. It's worth a conversation at the very least.

How is it Assessed?

DVA uses a points-based system. Depending on which legislation applies to you (MRCA, DRCA, or VEA), the assessment framework is slightly different, but the principle is the same. A medical assessment determines the level of impairment for each accepted condition, and those points are combined to calculate your total impairment rating.

The higher your total impairment, the higher your compensation. It's that straightforward.



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Reassessments: Your Conditions Can Change

Here's something a lot of veterans don't realise. If your conditions have gotten worse since your last PI assessment, you can apply for a reassessment. And it happens more often than people think. Mental health conditions in particular tend to deteriorate over time, especially if you're not getting the right support.

A reassessment can result in a significant additional lump sum. I've seen plenty of cases where veterans were sitting on worsening conditions for years without knowing they could get more compensation.

How BAC Can Help

I handle the entire PI process. Working out if you're eligible, coordinating the medical assessments, preparing the claim, and making sure nothing gets missed. Every condition, every impairment point matters.

And because BAC is fixed fee, there's no percentage cut from your lump sum. What you're owed is yours. Full stop.

Ready to Get Started?

Book a free, no-obligation chat with me.
No sales pitch, no pressure. Just a straight conversation about your situation and what you might be entitled to.

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Your entitlements belong to you.