

Step 1. Can I choose my own repairer?

In short: check your policy! Your policy may:

- require you to use the insurer's repairer or use an authorised repairer
- allow you to use your own repairer or get a quote from your own repairer.
Often you will need the insurer's permission to do this.

If the insurer does the repairs they are responsible for the quality. If there is a problem, like the repairs are not done correctly or are not complete the insurer is obliged to rectify the repair work. For more information, click on the **“What do I do if the insurer chooses the repairer and does the repairs?”** button below. If another repairer does the repairs (even with permission from the insurer) the insurer is usually not responsible for the quality of the repairs which may mean a dispute with the repairer. If you want your own repairer to do the repairs rather than the insurer's, the insurer may offer you a cash settlement to do this. However, you need to be mindful that if you do this you will lose any life time guarantee of repair that your insurer may offer. What this means is that if the repairs are not done correctly then you will need to take this up with your repairer directly. For more information, click on the **“What do I do if the insurer gives me the money to do the repairs?”** button below.

If you do not believe the insurers repairer is capable of repairing your car (because they lack the qualifications or skills) this can be difficult to prove. You should gather all your evidence and raise it with the insurer's internal dispute resolution. You can find their details using the Australian Financial Complaints Authority's [member search function](#). You can use our [“Raising a Dispute” sample letter generator](#) to help you in this process.