

## **Step 1. Can I pay my excess and dispute whether I had to pay it later?**

Yes, and you should be upfront with your insurer about this. Paying your excess first can help you avoid delays, for example, in repairing your own car, and also dealing with the other driver or their insurer. You can continue your dispute for a refund of the excess even after it is paid. If you are experiencing hardship in paying, you should ask to pay the excess in instalments.

To dispute for a refund of the excess, you should make a complaint to insurer's Internal Dispute Resolution department. You can find their details using the Australian Financial Complaints Authority ([AFCA member search function](#)). You can use our "[Raising a Dispute](#)" [sample letter generator](#) to help you in this process.