

Step 1. How do I make a claim?

Ring your insurer and make a claim over the phone or claim online. You can also ask the insurer to send you a claim form. Alternatively download one from their website. Many insurers now process claims over the phone. If English is a second language you may be safer to claim over the counter. Your conversation may also be recorded by the insurer. **BEFORE** you ring, work out what you are going to say. It is important to keep your descriptions simple and accurate. **DO NOT** ring the insurer if you are upset or still in shock. Wait till you are calm and can clearly describe what happened.

Answer all questions honestly. If you do not know the answer to something, don't guess. If possible, get a claim form so you have time to think about what happened so you can describe it clearly. **IMPORTANT:** If the insurer tells you over the phone that you cannot claim or your claim will be rejected, this may not be right. **YOU MIGHT STILL HAVE A CLAIM YOU CAN PURSUE. GET ADVICE.** Call us the Insurance Law Service on 1800 663 464.