

Step 1. I am claiming on my insurance

If you are insured with comprehensive insurance, lodge a claim with your own insurer without delay. This is often the simplest option for you, but you may need to pay an excess, and this may affect your premiums or no-claim bonuses. Your insurer should then sort it out with the other parties/insurer. What follows between you and your insurer will be determined largely by the terms of your insurance policy.

If you have a problem with your insurer during this process you should make a complaint to your insurer's Internal Dispute Resolution department. You can find their details using the [Financial Ombudsman Service's member search](#). You can use our ["Raising a Dispute" sample letter generator](#) to help you in this process.