

Step 1. I am insured and I am partially at fault

If you are insured, make a claim. 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. If you choose this option, you should lodge a claim as soon as possible. What follows between you and your insurer will be determined largely by the terms of your insurance policy. Note that most policies require you to pay an excess if you have contributed to the accident. If you have a problem with your insurer during this process you should make a complaint to insurer's Internal Dispute Resolution department. You can find their details using the Australian Financial Complaints Authority's (AFCA's) [member search function](#). You can use our ["Raising a Dispute" sample letter generator](#) to help you in this process.

If you have 3rd party property insurance only, the insurer will accept your claim if they think you are at fault. Your insurer may explain to you if they think you are at fault and why. A third party property insurer won't cover the damages to your vehicle where you are at fault. However, if the other party is uninsured and at fault some 3rd party property insurance policies have "Uninsured Motorist Extension." If this is you click on **"I have third party property insurance and am pursuing the other party under UME"** box below The alternative is not to make a claim and "handle it yourself." Click on the **"If you are insured but decide you don't want to claim"** box below