

## **Step 1. The amount claimed is less than my excess**

There may be circumstances where you may be insured, but the amount being pursued from you is less than your excess. If the amount claimed is less than your excess, your insurer may not accept your claim unless you have comprehensive cover and have also sustained damage to your vehicle that will bring the amount over the excess. If you cannot claim, or do not want to in the circumstances, the issues that may arise include:

- Fault – are you responsible for the damage;
- Quantum – are they seeking an excessive amount of money
- Hardship – you owe the money you just can't afford it.