

Step 1. I dispute the way my claim has been paid and/or how my car has been repaired

You need to write to the insurer and raise a dispute. Use our [Sample Letter to Insurer: Raising a Dispute](#) If the insurer refuses to fix the problem you should confirm this in writing. If the insurer confirms their refusal to fix the problem then you should consider complaining to the Australian Financial Complaints Authority (www.afca.org.au). To do so use our [Insurance Code Complaint Sample Letter](#).