

Step 1. I don't know what will happen next (I am insured and at fault)

After an accident, you may be approached by:

- the other driver directly; or
- hear nothing; or
- be contacted by the other parties insurance company.

You could expect either:

1. a letter from the other party's insurer inviting you to contact them and provide your version of events or details of your insurer; or
2. a letter of demand from a debt collector demanding a specific sum of money by a specific date.

Sometimes the first you hear of a car accident will be a demand from a debt collector!

Sometimes you may be contacted by a second company, like a "car hire" or "claims management" or "credit hire" company. You can read more information here by clicking on "**The other driver is trying to recover hire car costs**" button below. If you know you are at fault, and you are had insurance at the time of the accident you should make a claim with your insurer without delay. If your insurance has lapsed or your claim is refused ring the Insurance Law Service on 1300 663 464 or [email](#) to get advice.