

Step 1. I don't know what will happen next (I am not 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.

If you know you are at fault, and you are not insured you could expect either:

1. a letter from the 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! The other party does not need to:

- consult you or get your permission to repair;
- get more than one quote.

It is advisable you request an itemised repair quote.

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. Once you receive the itemised invoice of repair costs, you can:

- pay the amount claimed. This is the quickest way to resolve the letter of demand.
- offer a reduced lump sum settlement.
- offer to pay it in instalments. To do this use our [sample letter generator](#) to draft a letter to an Insurer offering to pay the debt.

TIP: you should try and get it in writing, and have it agreed to be “in full and final settlement of all claims arising” out of the event. If you disagree with the amount

because you do not believe you were at fault or believe it is excessive, click on the appropriate button below.