

## **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.