

## **Step 1. I have third party property insurance and want to make a claim for damage to my vehicle under my Uninsured Motorist Extension**

Your third party property policy may include a benefit called uninsured motorist's extension (UME). You can claim if:

1. the other driver was at fault,
2. not insured, and
3. you can identify the driver of that car including name, address and licence details.

The maximum benefit that can be claimed is \$3000 or \$5000 depending on your insurer. The first step is to make a claim. If your insurer refuses to pay the claim or there is a delay you should make a complaint to insurer's Internal Dispute Resolution (IDR) department. Find your insurer's IDR details using the Australian Financial Complaints Authority ([AFCA member search function](#)). If the dispute is not resolved within 45 days you can lodge a dispute in the Australian Financial Complaints Authority (AFCA), a free dispute resolution service, for any problems with your claim. It is not easy to claim this benefit and if your claim is refused you should seek legal advice.

If you are unable to claim on your UME, you will need to make a claim or part claim on the other driver and/or owner of the other car. This will usually involve sending a letter of demand and commencing a claim in court. Financial Rights advises that you seek independent legal advice in order to pursue the other party. This will involve engaging a private solicitor. To find a private solicitor, go to your state's Law Society web page:

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If you have limited means, contact your State's Legal Aid or local Community Legal Centre for advice. For contact details and links to these organisations go to the [Getting Help Fact Sheet](#). If you do choose to pursue the other party by yourself, click on the **"I want to pursue the other party"** button below.