

## **Step 1. I'm not insured, the other party says they are insured but the insurer says they haven't met the policy conditions**

An insurer may tell you that their policyholder has not met the policy conditions and therefore be unwilling to pay your claim. This may occur because:

1. The other party has not and/or will not make a claim on their policy;
2. The other party has not or cannot pay their excess; or
3. The other party has breached their policy due to driving while drunk, speeding, did not have a licence at the time or any other reason excluding them from claiming on their policy.