

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.