

Step 1. The amount claimed is less than my excess

Sometimes the amount claimed is less than your excess. If the amount claimed is less than your excess, your insurer may not accept your claim unless:

1. you have comprehensive cover, and
2. repairing the damage to your car (if any) will bring the amount over the excess.

You may need to consider the following issues:

- Fault – are you responsible for the damage?
- Quantum – are they seeking an excessive amount of money?
- Financial hardship – you owe the money, you just can't afford it.