

Step 1. How do I make a claim?

You can make a claim over the phone or online. You can also ask the insurer to send you a claim form or download one from their website. Many insurers now process claims over the phone. If English is a second language you can do it over the counter. Your conversation may be recorded by the insurer. Before you call your insurer:

- work out what you are going to say - it is important to keep your descriptions simple and accurate
- wait till you are calm and can clearly describe what happened, if you are upset or in shock.

Answer all questions honestly. If you do not know the answer to something, don't guess. If possible, get a claim form so you have time to think about what happened so you can describe it clearly.

Note: If the insurer tells you over the phone that you can't claim or your claim will be rejected, this may not be right. You might still have a claim. You should get legal advice. If you still have questions, you can [email](#) or call the Insurance Law Service on 1300 663 464.