

Step 1. I dispute the way my claim has been paid and/or how my car has been repaired by the insurer's repairer

If you want to dispute the way your claim has been paid or how your car was repaired, you need to write to the insurer and raise a dispute. To find the insurance company's complaints contact details, see:

- [Find a financial firm or superannuation fund](#) on the [Australian Financial Complaints Authority \(AFCA\) website](#).

If the insurer refuses to fix the problem you should ask for reasons in writing. If the insurer confirms their refusal to fix the problem, or has not responded to your dispute within 45 days, then you should make a complaint to the Australian Financial Complaints Authority (AFCA). You can make a complaint on the [AFCA website](#) or 1800 931 678. For more information see the following fact sheets on our website:

- [Problems with the quality of repairs organised by an insurer](#)
- [What to do if your insurer pays only some of your claim](#)
- [Why do I have to pay my excess? Or multiple excesses?](#)
- [My car has been written off by the insurer – What deductions can the insurer make?](#)
- [Insurance Dispute Resolution](#)

Or use the following sample letter generator on our website:

- [Letter to Insurer: Raising a Dispute](#)

If you have more questions about disputing the way your claim has been paid or your car repaired, you can [email](#) or call the Insurance Law Service on 1300 663 464.