

## Step 1. Do I have to pay my excess?

The excess is your contribution to a claim. It is the amount you have agreed to pay in the event of a claim. The insurer is asking you to contribute an amount to the costs of the claim so that you share some of the risk. This is to reduce claims and premiums. You should check your policy carefully. Some insurers have many different types of excesses that apply in different situations. They often have higher excesses to reduce premiums and claims for minor events. You must always pay the excess. However, some insurers may waive or not require payment in some claims, for example, windscreen claims or where you are not at fault. Some policies will say you do not need to pay an excess if you can meet a list of conditions. For example, you are not at fault, and you can provide the name and address and registration number of the person who was at fault. Other policies will require you to pay an excess, but will give you a refund if your insurer recovers this amount from the driver at fault. It may take months or years to get a refund, or you may not get a refund at all, for example, if the other party can't be found or can't pay. TIP: You should read your Product Disclosure Statement (PDS). This is the contract of insurance between you and the insurer. This can help you work out if you can meet the conditions of where the excess will not be payable. For more information see: [Why do I have to pay my excess? Or multiple excesses?](#) fact sheet on our website

If you think you meet the conditions where an excess is not payable, but your insurer insists you need to pay - you can dispute this, click "**I want to pay my excess and dispute whether I needed to pay it later**" below. You should make a complaint to your insurer's Internal Dispute Resolution department. To find the insurance company details, see:

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

For more information, see:

- [Insurance Dispute Resolution](#) on our website

- [Raising a Dispute sample letter generator](#) on our website

If the insurer refuses to give you a refund or doesn't respond within 45 days, you can make a complaint to AFCA. You make a complaint to AFCA on their website or call 1800 931 678. If you still have questions about dealing with your insurer, you can [email](#) or call the Insurance Law Service on 1300 663 464.