

Step 1. Can I pay my excess and dispute whether I had to pay it later?

You can pay your excess and dispute whether you had to pay it later. Paying your excess first can help you avoid delays, for example, in repairing your own car and dealing with the other party (or their insurer). You should be upfront with your insurer and tell them that you will pay but will dispute it later. TIP: If you are experiencing hardship in paying, you should ask to pay the excess in instalments. To dispute for a refund of the excess, you should make a complaint to 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 the [AFCA 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.