

Step 1. Can I choose my own repairer?

Before you choose your repairer, you should check your insurance policy. Your policy may:

- require you to use the insurer's repairer or use an authorised repairer
- allow you to use your own repairer or get a quote from your own repairer- you will usually need the insurer's permission to do this. Your policy may also have "fine print" that allows the insurer to reject your quote (e.g. if it is too high).

If the insurer does the repairs, they are responsible for the quality of the work and the time it takes. If there is a problem, for example the repairs are not done correctly or are not complete, the insurer is obliged to fix the work. For more information, click "**What do I do if the insurer chooses the repairer and does the repairs?**" below. If another repairer does the repairs (even with permission from the insurer), the insurer is usually not responsible for the quality of the repairs.. If you want your own repairer to do the repairs rather than the insurer's, the insurer may offer you a cash settlement to do this. If you do this you will lose any guarantee of repair that your insurer may offer. If the repairs are not done correctly then you will need to take this up with your repairer directly. For more information, click "**What do I do if the insurer gives me the money to do the repairs?**" below. If you do not believe the insurer's repairer is capable of repairing your car, because they lack the qualifications or skills, this can be difficult to prove. You should get evidence and raise it with the insurer's internal dispute resolution.

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 has not resolved your dispute within 45 days, you can make a complaint to AFCA. You make a complaint to AFCA on the [AFCA website](#), or calling 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.