

Step 1. What happens if the insurer chooses the repairer and does the repairs?

If your insurer chooses and authorises the repairer, your insurer is responsible for the quality of the workmanship and materials. If the repairs are faulty or incomplete then the insurer is responsible for fixing this. Your policy may also give you additional rights, for example, “lifetime guarantees” for repairs. A “lifetime guarantee” generally relates to the lifetime of the part or car. Note: You should always check the wording of your policy for any limitations. You should consider letting the insurer’s repairer to fix your car, because if there is a problem with delay or quality you have access to free dispute resolution. The insurer must handle any complaint about the timeliness of the work or conduct of the repairer as part of their complaints handling process. To find the insurance company details, see:

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

If the insurer has not resolved your dispute within 45 days, you can make a complaint to the Australian Financial Complaints Authority (AFCA). You make a complaint to AFCA on the AFCA website or call 1800 931 678.

If you use your own repairer and there is a problem with their work, you will need to take action against your smash repairer yourself. For more information see:

- [Problems with the quality of repairs organised by an insurer](#) on our website
- [Insurance Dispute Resolution](#) on our website.

If you still have questions about dealing with your insurer, you can [email](#) or call the Insurance Law Service on 1300 663 464.