

## **Step 1. It's been a long time since the accident, can the other party (or their insurer) still chase me**

The other party (or their insurer) does not have to contact you within a certain time after the accident, or keep you informed. They may not contact you right away because:

- they have difficulty finding you
- the other party does not make a claim immediately, or
- they wait to do the repairs because they need the car.

Note: In NSW, the other party (or their insurer) has six years to start a case in court. After six years from the date of the accident, you may have a Defence to the costs claimed, as long as you have not admitted you owe the money in writing or made a payment – get legal advice if you think this applies to you. [Email](#) or call the Insurance Law Service on 1300 663 464. If you were insured at the time of the accident, you should call that insurer about making a claim and get advice if there are any problems.

For information on old debts, see:

- the [Recovery of Old Debts fact sheet](#) on our website
- the [Sample letter Debt collector \(Old Debts\)](#) on our website