

Step 1. What if I only have third party property insurance?

Third party property insurance generally only covers damages caused to third parties by your negligence. It does not cover damage to your own property. If you receive a demand for damages caused by you, you should contact your insurer and make a claim. Your insurer will decide if you were at fault, and then handle any negotiations for you.

Uninsured Motorist Extension Some Third Party Property insurance has “Uninsured Motorist Extension” (UME). UME is an additional benefit under the policy. UME means you may be able to get cover for the damage to your car too. You should read your product disclosure statement to see if you have this benefit. TIP: Some policies also have “insured motorist extension”, which is similar to UME but also covers some damage caused by insured third parties in limited circumstances. Generally you can claim on your third party property insurance for UME if:

1. you can show the other party was at fault
2. you can show the other party was not insured, and
3. you can identify the driver of that car including name, address and licence details.

Note: The maximum benefit is \$3000 or \$5000 depending on your insurer. **What if I have problems claiming?** If your insurer refuses to pay the claim or there is delay you can make a complaint to insurer’s Internal Dispute Resolution (IDR) department. To find your insurer’s IDR details see:

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

If the dispute is not resolved within 45 days you can make a complaint to AFCA website or call 1800 931 678. If your claim is refused, you should get legal advice. You can [email](#) or call the Insurance Law Service on 1300 663 464

What if I can’t claim on UME? If you are unable to claim on your UME, you will need to make a claim against the other party. You can make a claim by:

- sending a letter of demand

- starting a claim in court.

For more information, see:

- [Making a claim](#) on the LawAccess NSW website.

Before making a claim, you should get legal advice. You can start by contacting LawAccess NSW on 1300 888 529. You may be able to get free legal assistance from [Legal Aid NSW](#) or your local [Community Legal Centre](#). If you are unable to get free legal assistance, you may need to speak to a private lawyer. To find a private solicitor, contact the [NSW Law Society](#).