

## **Step 1. Does the other party (or their insurer) have to contact me before they repair the car?**

No. The other party (or their insurer) doesn't have to:

- contact you before repairing the car;
- let you inspect the car; or
- give you an opportunity to repair the car.

The other party (or their insurer) can have the car repaired and then chase you for the reasonable costs. After the car accident, you will usually get a letter of demand. A letter of demand is a letter sent to a person, business or organisation that owes money asking them to repay the money. If you have evidence to show that the costs were not reasonable, you may be able to dispute the amount claimed (Click **"I don't agree with the amount claimed"** below for more information about this option, if you don't claim on your insurance).

**If you are insured** (comprehensive or third party property insurance), you should consider making a claim with your insurer immediately. To respond to a claim following a car accident see:

- [Responding to a Statement of Claim](#) on the LawAccess NSW website.