

Step 1. My insurer tells me my policy has lapsed or has rejected my claim

If your policy has lapsed or your claim has been rejected, [email](#) or call the Insurance Law Service on 1300 663 464. If your policy has lapsed, you should ask the insurer for information first:

1. when did the policy lapse
2. why it happened, for example, was it at renewal or non-payment of monthly premiums
3. what notices were sent to you, if any, and where these notices were sent (to what postal or email address).

If your claim has been rejected, see our [What can I do if my car insurance claim is refused?](#) fact sheet on our website.