

Step 1. The other driver said that if I paid the excess it would be ok

The other party may offer to settle a claim if you pay the excess. The excess is the cost an insured person must pay their insurance company if they choose to make a claim with their insurer. You should not agree to pay the excess because:

- you will get no benefit from paying the excess
- the insurer can still legally pursue you for the full amount of the claim.

Note: Paying another person's excess should not be confused with settling a dispute 'in full and final settlement' of the claims they may have against you. You should get legal advice about what a full and final settlement should include for your matter. You can start by calling LawAccess NSW on 1300 888 529.

For further contact details and links see the [Getting Help Fact Sheet](#).