

Step 1. I am insured and I am partially at fault

If you are insured and partially at fault, what you do next may depend on the type of insurance you have. **If you have comprehensive insurance** If you have comprehensive insurance, you should consider making a claim with your insurer immediately. This is often the simplest option. You will need to pay an excess. Claiming may affect your premiums or no-claim bonuses, and your claims history. After you make a claim, your insurer should sort it out with the other party (or their insurer) and cover any damage to your vehicle. If you have a problem with your insurer, you can make a complaint to the insurer's Internal Dispute Resolution. To find the insurance company's complaint details, see:

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

For help making a complaint see:

- [Letter to your insurer raising a dispute](#) on our website

If you have third party property insurance If you have third party property insurance, the insurer will accept your claim if they think you are at fault. Your insurer may explain to you if they think you are at fault and why. A third party property insurer won't cover the damage to your car where you are at fault. However, if the other party is not insured and at fault, some third party property insurance policies cover some damage to your car – this is called “Uninsured Motorist Extension” cover - click **“I have third party property insurance and am pursuing the other party under UME”** below. If you decide not to make a claim, click **“If you are insured but decide you don't want to claim”** below. If you need help dealing with your insurer, [email](#) or call the Insurance Law Service on 1300 663 464. If you have a general legal question following a car accident, you can start by calling LawAccess NSW on 1300 888 529.