

Step 1. I received a letter of demand but not an itemised invoice/quote for damages

If you want to make a claim on your insurance, you must allow your insurer to negotiate with the other party (or their insurer). The information below is to help you if you don't want to or can't claim on your own insurance. 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 get a letter of demand but not an itemised invoice/quote for damages, you should ask the other party (or their insurer) for evidence of the damage, such as copies of itemised bills, photos, and assessor's reports. TIP: Even if the amount for damages sounds right, it's a good idea to get an itemised invoice/quote. The insurer doesn't have to provide you with an itemised invoice/quote but most insurers will agree to try and reach a resolution with you. To ask for this evidence see:

- [Sample Letter to Insurers Requesting Documents](#) on our website
- [Sample request for more](#) on the LawAccess NSW website.

TIP: Be realistic! Fixing cars can be expensive!

What's happened?