

Step 1. I'm insured

If you are insured (comprehensive or third party property insurance), you should consider lodging a claim with your insurer immediately. If you have comprehensive insurance, there are some circumstances where it makes sense to not make a claim and pursue the at-fault party yourself. For further information on these circumstances click on the **"I have comprehensive insurance, should I claim?"** button below. If you have third party property insurance with a benefit called something like "Uninsured Motorist Extension", and want to know if that can help with fixing the damage to your vehicle, click on that button below. If you have a question about your insurance such as "How do I claim?" or "Do I have to pay my excess or multiple excesses" etc., click on the **"I have a question about my insurance"** button below. If you have third party property insurance without a "Uninsured Motorist Extension" benefit, then you should go back a step and select "I'm not insured"