

## Step 1. I am claiming on my insurance

**If you are insured** (comprehensive insurance), you should consider lodging a claim with your insurer immediately. This is often the simplest option for you, but you may need to pay an excess, and this may affect your premiums or no-claim bonuses. Your insurer should then sort it out with the other parties/insurer. What follows between you and your insurer will be determined largely by the terms of your insurance policy. If you have a problem with your insurer you should make a complaint to insurer's Internal Dispute Resolution department. You can find their details using the Australian Financial Complaints Authority (AFCA's) [member search function](#). You can use our "[Raising a Dispute](#)" [sample letter generator](#) on our website to help you in this process.

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, start by calling LawAccess NSW on 1300 888 529.