

Step 1. The other party has not admitted fault, and I have comprehensive insurance but not claiming

You will need to negotiate a settlement. You can do this either:

1. over the phone; or
2. in writing.

Your **first step** is to work out how much damage you have suffered by the collision. This means gathering evidence and quotes for repair or if your car cannot be repaired its market value. This is explained on the previous page. After working out the damage the next steps are to:

1. **send a letter of demand**, which outlines your damages and the date in which you want the money paid by; and then
2. if the demand is not paid by the demand date **commence a claim in Court**.