

## **Step 1. I am partially at fault and I have decided to claim 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. If you choose this option, you should lodge a claim as soon as possible. What follows between you and your insurer will be determined largely by the terms of your insurance policy. Note that most policies require you to pay an excess if you have contributed to the accident. If you have a problem with your insurer during this process 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](#). To help you in this process use our:

- [Raising a Dispute](#) sample letter generator on our website.

The alternative is not to make a claim and “handle it yourself.” Click on the **“I am insured but have decided I don't want to claim”** button 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, start by calling Law Access NSW on 1300 888 529.