

Step 1. I have third party property insurance and want to make a claim for damage to my vehicle under my Uninsured Motorist Extension

Your third party property policy may include a benefit called uninsured motorist's extension (UME). UME is an additional benefit under the policy. UME means you may be able to get cover for the damage to your car too. You can claim on your third party property insurance for UME if:

1. you can show the other party was at fault
2. you can show the other party was not insured, and
3. you can identify the driver of that car including name, address and licence details.

Note: The maximum benefit is \$3000 or \$5000 depending on your insurer. **What if I have problems claiming?** If your insurer refuses to pay the claim or there is delay you can make a complaint to insurer's Internal Dispute Resolution (IDR) department. To find your insurer's IDR details see:

- [Find a financial firm or superannuation fund](#) on the [Australian Financial Complaints Authority \(AFCA\) website](#)

If the dispute is not resolved within 45 days you can make a complaint to the Australian Financial Complaints Authority (AFCA) days – to make a complaint go to the [AFCA website](#) or calling 1800 931 678 If your claim is refused, you should get legal advice .You can [email](#) or call the Insurance Law Service on 1300 663 464. **What if I can't claim on UME?** If you are unable to claim on your UME, you can make a claim against the other party. You can make a claim by:

- sending a letter of demand
- starting a claim in court.

For more information, see [Making a claim](#) on the LawAccess NSW website. Before making a claim, you should get legal advice. You can start by contacting LawAccess NSW on 1300 888 529. You may be able to get free legal assistance from [Legal Aid NSW](#) or your local [Community Legal Centre](#). If you are unable to get free legal

assistance, you may need to speak to a private lawyer. To find a private solicitor, contact the [NSW Law Society](#). If you choose to chase the other party by yourself, click **“I want to pursue the other party”** below.