

Step 1. I'm not insured, the other party says they are insured but the insurer says they haven't met the policy conditions

Just because the at-fault driver in an accident was insured, does not automatically mean their insurer will pay your claim. The at-fault driver needs to meet the conditions of their insurance policy before their insurer will pay your claim. An insurer may tell you that the other party (their policyholder) has not met the policy conditions and therefore be unwilling to pay your claim. This may occur because:

1. The other party has not made and/or will not make a claim on their policy;
2. The other party has not paid or cannot pay their excess; or
3. The other party has breached their policy due to driving while drunk, speeding, did not have a licence at the time or any other reason excluding them from claiming on their policy.