

Step 1. The other party has admitted fault and I am insured but not claiming

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

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

You can send a letter of demand, seeking your full loss and attaching a quote. You should get itemised quotes. Generally, it is a good idea to get more than one quote. If you have written negotiations with the other party you should mark your letters “without prejudice” at the top. If you do this, your letters cannot be used as admissions in court in the future but they can be used in relation to any dispute about the costs of the legal proceedings to show that you were prepared to compromise to try to settle the dispute.

Use our Sample Letter of Demand [here](#). If the demand is not met, you will need to commence a claim in court. Click on the “**I need to commence a claim in Court**” button below if this is the case.