

Step 1. What happens if the insurer chooses the repairer and does the repairs?

The [General Insurance Code of Practice](#) at s.3.13, provides that if your insurer chooses and authorises the repairer, your insurer is responsible for the quality of the workmanship and materials. The insurer must handle any complaint about the timeliness of the work or conduct of the repairer as part of their complaints handling process. Find your insurer's IDR details at the Australian Financial Complaints Authority's (AFCA's) [online member search function](#).

So, if the repairs are faulty or incomplete then the insurer is responsible for fixing this. Your policy may also give you additional rights, for example, “lifetime guarantees” for repairs. A “lifetime guarantee” generally relates to the lifetime of the part or car. It is generally recommended that you arrange for the insurer's repairer to fix your car, because if there is a problem with delay or quality access to dispute resolution through the Australian Financial Complaints Authority (AFCA) is free, accessible and quick. The alternative is you needing to take action against your smash repairer directly.