

Step 1. What happens if the insurer gives me the money to do the repairs?

The insurer has no further involvement and takes no responsibility for the repairs. It will be up to you to find an appropriate repairer, and you will need to deal with any issues that come up between you and your repairer. Before accepting a cash settlement for repairs, you should get your own quotes and be satisfied it is enough for you to do the repairs properly. If you disagree with the amount offered by your insurer you should gather as much evidence as to what you believe is the right amount. You should consider:

- getting two quotes in case your repairer is just charging too much;
- read your product disclosure statement to see whether there are any policy restrictions about the parts that can be used;
- ask to see their quote and compare it your quote.

If there is a dispute you should make a complaint to insurer's Internal Dispute Resolution department. You can find their details using the Australian Financial Complaints Authority's (AFCA's) [online member search](#). You can use our ["Raising a Dispute" sample letter generator](#) to help you in this process.