

Step 1. What if they don't agree to my offers of settlement?

Persist in trying to negotiate! Save what you can when negotiating. Do not agree to repayment arrangements you cannot afford! If the debt collector or the insurer unreasonably refuses your request you can ask for the repayment arrangement to be reviewed through the Internal Dispute Resolution process at the Insurance Company. If you are experiencing financial hardship, click on the “**I am experiencing Financial Hardship**” button below. If a negotiated outcome cannot be reached, the insurer can start court action for the amount claimed. A court would then decide the amount payable if the amount is disputed and you file a defence.

Legal costs and court costs will generally be added onto the amount claimed. You can choose to lodge a defence, but you must be careful and get legal advice first. If a judgment is entered against you the plaintiff can use the court enforcement processes. You should get legal advice in your own State if this occurs. You can ring 1800 007 007 for a referral to a free financial counsellor or contact your State's Legal Aid.