

Having problems with claiming on your insurance?

**Insurance
Law
Service**



The **Insurance Law Service** is a community legal centre that gives FREE legal advice to individual consumers in **Australia**.

What we do advise on

Home and or contents insurance including - Floods and Bushfires
Consumer Credit Insurance
Life Insurance
Income Protection
Superannuation related insurance
Travel Insurance
Motor Vehicle Insurance
Debts to insurance companies in relation to motor vehicle accidents

What we do not advise on

CTP (Compulsory Third Party)
Personal Injury
Pleasure Craft
Home Warranty Insurance
Public and product liability insurance
Health Insurance
Workers Compensation
Professional Indemnity Insurance
Landlord's Insurance

Insurance Law Service

1300 663 464

Monday to Friday

9.30am-4.30pm

Telephone Interpreting Service

131 450

PO Box 538

Surry Hills 2010

Tel 1300 663 464

www.insurancelaw.org.au

www.cclcnsw.org.au

Having problems with claiming on your insurance?

Call the Insurance Law Service or see the insurance factsheets on our website for answers to these frequently asked questions.

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Unsuccessful claims

Q: My insurance company rejected my claim because they believe I didn't disclose something important to them, what can I do now?

Q: How do I dispute a rejection of my claim?

Claims in Limbo

Q: I don't know what's happening with my claim. I haven't heard from my insurer about whether they intend to payout or not. What can I do?

Fraud allegations

Q: I made a claim on my comprehensive car insurance policy after my car was stolen and found burnt, but my insurer seems to be asking lots of questions about my claim. I think they suspect fraud. What are my options?

Bushfires

Q: My home was recently engulfed in a bushfire. The Insurer has offered a settlement. How do we know whether it is fair or not?

Home Building insurance

Q: My insurer says that the damage to my house was due to fair wear and tear and not the insured event? I believe they're wrong. What can I do?

Q: Is my insurer responsible for the quality of repairs to my property?

Life Insurance/Income Protection/Consumer Credit Insurance/Superannuation

Q: My Insurer rejected my claim because they believe my injury (or sickness) was pre-existing. What can I do to dispute this?

Debts to insurance companies

Q: I had a car accident and I'm not insured. Now the other driver's insurance company is chasing me for a debt. I am already struggling financially. What can I do?

Paying your excess

Q: I don't have the money to pay my excess upfront, is there something else I can do to get my claim processed?