

Checklist – Factors to consider before making a claim using your car insurance

Car crash – self help guide

Before deciding to make a claim on your insurance policy consider:

- Will it increase your insurance premiums or prevent you getting discounts on premiums in the future

Most insurers offer discounts on premiums if you have not made a claim before

- Will claiming negatively impact on your ability to get insurance in the future

- Will you have to pay excess

Check your policy for how much you have to pay

When to consider not claiming

- Where there is very minor damage

- The cost of repairing the total damage is less, equal to or just over the amount of the excess

When to consider not claiming on your policy but taking action against the other driver

- If you are not at fault and the other at fault driver is insured and admits liability