

[Insert date]

[Name of insurer]

[Address of insurer]

Dear Sir/Madam

Accident on [insert date of accident]

I refer to your letter dated [Insert date].

I confirm that I will pay you [insert amount], but I am unable to pay this amount in one lump sum. I am able to pay [insert amount] weekly/fortnightly/monthly [select frequency] until the debt is repaid.

I am in financial hardship and am unable to pay in a lump sum because: [list reasons, for example]

- My available income after essential expenses is insufficient to pay the amount claimed in a lump sum.

Please:

- Advise me if more information is required.
- Confirm that once I have paid this amount I am released from any further liability.

I assume that you will not take any legal action in relation to the above debt while you are considering my request for a repayment arrangement. If this assumption is not correct please advise me in writing immediately.

Please advise of your response to my request in writing.

Yours faithfully

[Signature

[Name]

[Address]