

Courtesy cars after an accident

This fact sheet is for information only. You

Main ideas

- Some companies will give you a courtesy hire car, because they chase the at-fault person's insurer for payment.
- There are risks if the at-fault driver or their insurer doesn't pay.
- Court action could be started in your name.

In this fact sheet:

[Some risks of credit hire courtesy cars](#)

[Risks if the credit hire company wants to go to court](#)
You may not be able to chase the at-fault

[If a credit hire company is chasing you for money](#)

Courtesy cars are really 'credit hire'

When you hire a car, you are responsible for the car. You should get legal advice.

Some risks of credit hire courtesy cars

Realise that you are responsible for the car. You should get legal advice.

Risks if the credit hire company wants to go to court

If you are not at fault, you may be liable for the car.

You may pay if the credit hire company loses

If you are not at fault, you may be liable for the car.

You may not be able to chase the at-fault driver for other costs

Realise that you are responsible for the car. You should get legal advice.

If a credit hire company is chasing you for money

The not at-fault driver may try to recover real

If you have vehicle insurance

Send all letters from the credit hire company

If you don't have insurance

A 5 2017 by the Financial Rights Legal Centre

If you cannot negotiate a suitable agreement
Get legal advice.

Need more help?

Contact the [Office of Financial Counselling Services](#) on 1300 666 666
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