

Part Payment of Insurance Claim

This fact sheet is for information only. You should

Main ideas

- Insurers may pay only part of your claim if they believe some of your loss is not covered by your policy
- Ask the insurer to explain the reasons for their decision.
- Complain to the insurer. If unsuccessful, complain to AFCA.

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Tell the insurer you are unhappy with a part payment

If the insurer agrees to pay some, but not all of your claim, you usually will not be able to sue for the balance. Do not agree or sign any documents that say the payment offered is in 'full and final settlement' of the claim.

Make sure you get a copy of the policy and the terms and conditions. You should also get a copy of the insurer's decision.

Understand the insurer's decision

Read the policy and the terms and conditions. You should also get a copy of the insurer's decision. If you are not happy with the insurer's decision, you should complain to the insurer or AFCA.

Get legal advice

Read the fact sheet on how to complain to the insurer. You should also get a copy of the insurer's decision. If you are not happy with the insurer's decision, you should complain to the insurer or AFCA.

Complain to the insurer

Write a letter to the insurer explaining why you are unhappy with the part payment. You should also get a copy of the insurer's decision.

Complain to AFCA

Write a letter to AFCA explaining why you are unhappy with the part payment. You should also get a copy of the insurer's decision. If you are not happy with the insurer's decision, you should complain to the insurer or AFCA.

If you don't agree with AFCA's decision, you can

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