



For a Better Result.....

Do you have “No” in the pocket?

“Ask and ye shall receive” (Matthew 7:7).

When making a claim for losses, it is important to ensure that you present the demand in the right way, and you ask for all to which you are entitled.

Common sense?

If your car is damaged as the result of a collision, you should know what you can claim.

You are entitled to claim for those losses you have actually incurred, as long as they are proven, and the amounts claimed are “not unreasonable or extravagant”. (there is very high court authority for this).

What does all of this mean?

Every case depends on its own facts. In one case, you may be able to prove that the car was uneconomic to repair, and so you can claim for its pre-accident value, and the costs of commissioning a new car. However, you would not be able to claim for the additional cost of the new car itself, as presumably, the new car would be newer (better) than the old one. Such a claim is unreasonable. (And yet, we frequently recover the FULL commissioning cost, not some depreciated amount.)

Also, the provable reasonable loss of gross profit whilst the car is being repaired or replaced should form part of the claim.

Just what is provable and what isn't? Again, this is a question that will vary from case to case. We have seen many times insurers trying to dispute these legitimate claims, without success. We wonder how far they get in other cases.

Unless you therefore ask for everything you are entitled to, you won't receive it. *Make sure* you get all that you are entitled to, because no one else will.

For more information about expert accident recovery services, *Robert Bakker*.

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