

INSURANCE CLAIM CHECKLIST

How to Lodge a Car Insurance Claim in Brisbane: A Step-by-Step Guide

A clear, practical walkthrough of the claims process after a crash — what to gather, who to call, and what to expect at each stage, so nothing slows your payout down.

The accident itself is usually over in seconds. It's the weeks that follow — the phone calls, the paperwork, the waiting to hear back from your insurer — that catch most Brisbane drivers off guard.

Most people only lodge a car insurance claim once every few years, if that. So if you're not sure what your insurer actually needs, how your excess works, or whether towing and storage are even covered, you're not alone. Nearly everyone feels the same way the first time.

The truth is, a claim moves faster when it's set up properly from the start. Missing a document, forgetting your claim number, or getting a damaged car towed to the wrong place can all add days, sometimes weeks, to a process that should be fairly straightforward.

In this guide, Brisbane Towing and Recovery walks you through exactly how to lodge and manage a car insurance claim, step by step, from the moment you leave the accident scene to the day your car comes home repaired. Save it to your phone or print it for the glovebox — half of these steps matter in the first hour.

How to Lodge Your Car Insurance Claim, Step by Step

1

Gather the Right Evidence Before You Leave the Scene

Your claim is only as strong as the evidence behind it. Before you leave the scene, take photos of every vehicle involved, the road conditions, and any visible damage — insurers lean heavily on these when working out what happened and who was at fault.

Note down the other driver's name, registration, and insurance details, along with contact information for any witnesses. If the crash happened after dark or on a fast-moving road, our guide on [staying safe after a highway accident at night](#) covers the extra precautions worth taking before you start collecting evidence. And for the full rundown of what to do in the minutes after any crash, our [10 things to do when an auto accident happens](#) is worth bookmarking too.

You might also find these helpful

- [Safety Tips for Drivers While Waiting for a Tow Truck](#)
- [Multi-Vehicle Pile-Up Recovery: How BTR Crew Manage Chain-Reaction Crashes](#)

2

Contact Your Insurer as Soon as You Reasonably Can

Call your insurer, or lodge through their app, as soon as it's safe to do so. Most Queensland insurers expect you to report an incident within a day or two, even if you're not ready to pursue a full claim yet. The sooner you're on record, the sooner everything else starts moving.

Have your policy number, the other driver's details, and your photos ready when you call. Give a clear, honest account of what happened — insurers cross-check statements, and inconsistencies can slow your claim down or raise questions you don't need.

3

Understand Your Cover, Your Excess, and Who's at Fault

Not all policies work the same way. Comprehensive cover generally pays out regardless of fault, while third-party property policies only cover damage you cause to someone else's vehicle. Know which one you hold before you assume anything's covered.

Your excess — the amount you pay upfront — usually depends on your policy and, in some cases, who was found at fault. Ask your insurer to confirm the figure early, so there are no surprises when the invoice lands.

4

Get a Claim Number and Keep It Handy

Once your claim is lodged, you'll be given a claim number. Write it down somewhere you won't lose it — your phone notes, a sticky note on the fridge, wherever works for you. Every follow-up call, every email, every conversation with a repairer moves faster when you can quote it straight away.

5

Ask About Your Right to Choose a Repairer

Insurers often suggest an “approved” repairer from their network, and for many drivers that's the simplest option — vetted workshops, guaranteed workmanship, less back-and-forth. But in most cases you're entitled to ask whether you can use a repairer of your own choosing instead.

It's worth asking the question either way. If you have a repairer you trust, or a dealership that's serviced your car for years, a two-minute conversation with your insurer can save you from ending up at a workshop you didn't really choose.

6

Get Your Vehicle Towed Somewhere That Won't Complicate Your Claim

A damaged vehicle needs to go somewhere, and where it ends up matters more than most drivers realise. Driving a crash-damaged car, even a short distance, can cause further damage that muddies what your insurer is actually assessing.

This is where a tow truck that understands insurance work earns its keep. Our [Accident recovery Brisbane](#) service can take your vehicle straight to an assessment centre or your chosen repairer, with photos and paperwork that line up with what your insurer needs. If you're not sure where the car should go yet, our [Insurance tow recovery](#) service can hold it in secure storage while that gets sorted, and our everyday [Car towing service Brisbane](#) covers the rest of the city if you just need it moved. And if the crash

left your car stuck in a basement or multi-level car park, our [Underground towing recovery Brisbane](#) crew can get it out safely too.

Call [0438 155 555](tel:0438155555) and we'll have a truck on the way, day or night.

7**Keep Every Receipt and a Record of Every Call**

Towing invoices, storage fees, hire car costs, repair quotes — keep them all. Most comprehensive policies cover reasonable towing and storage after an accident, but you'll usually need to submit the paperwork to be reimbursed, not just mention that it happened.

It also pays to jot down the date, time, and name of whoever you speak with at the insurer. If your claim stalls, a clear record makes it much easier to follow up and get a straight answer about what's actually happening.

8**Follow Up Until It's Actually Resolved**

Claims rarely move on their own. Check in with your insurer for updates rather than waiting to be contacted, especially if your car's been off the road for more than a week or two. Ask about hire car entitlements if your policy includes them, and confirm the expected repair timeline so you're not left guessing.

If you've been in a serious crash or a multi-vehicle incident, the claim can take longer simply because there's more to untangle. Our guide on [how BTR manages chain-reaction crashes](#) gives a sense of what that process can look like from the recovery side.

We're on call across greater Brisbane

- [Local Woolloongabba Tow Trucks](#)
- [Reliable Towing in Greenbank](#)
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- [Best Towing Services in North Lakes](#)
- [Fast Truck Towing Help in Loganholme](#)

Need a Tow While Your Claim Is Being Sorted?

There's no ideal time for a car accident, but there is a better way to handle the claim that follows. Brisbane Towing and Recovery provides fast, insurer-friendly accident towing across Brisbane and its surrounds, 24 hours a day, 7 days a week.

Call [0438 155 555](tel:0438155555)
brisbanetowingandrecovery.com.au