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## Sample 1: Can't pay excess

[Write date here]  
Insurance Company  
Address

Dear Sir/Madam,  
RE: Insurance Type:  
Policy Number:

I refer to the above policy.  
I confirm that you have agreed to pay my claim if I pay an excess of \$\_\_\_\_\_.

I am in financial hardship and I am unable to pay the excess in full. I am in financial hardship because (give reasons and some details, eg unemployment, illness, low income).

I am therefore writing to you to request that you pay my claim following receipt of this letter and that you (delete the option that is not applicable):

1. have the excess deducted from the claim to be paid to me
2. agree that I can pay the excess in instalments of \$\_\_\_\_\_ per month.

My request is made pursuant to the General Insurance Code of Practice, Section 54 of the Insurance Contracts Act, and your duty of utmost good faith (Section 13 of the Insurance Contracts Act).

I look forward to your confirmation in writing within 14 days, that the above proposal is acceptable.

Yours faithfully,

[Full name]  
[Insert your contact details]