***Without Prejudice Save as to Costs***

Dear

**Motor Vehicle Accident** - **Alleged Debt - Reference Number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

I refer to your previous correspondence dated **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**.

I do not have insurance and due to financial hardship, I am unable to make a significant payment towards this alleged debt.

I work on a casual basis to cover basic living expenses only. I do not own property or any assets. I also do not have any savings.

I refer to the General Insurance Code of Practice 2014 and note that I fall within the terms of Clause 8 of the Code which deals with financial hardship.

I submit that it is in the interests of the insurer to minimise the expenses and losses associate with this alleged debt.

Given my circumstances of financial hardship, I propose to pay **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** to settle this alleged debt.

I ask that while we are negotiating with respect to this matter you take no further action against me.

Please do not hesitate to contact me should you require additional information or wish to discuss the matter.

I look forward to hearing from you in due course.

Kind Regards