***Without Prejudice***

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 pay anything towards this alleged debt.

**Judgement Proof**

My Centrelink payments are my only source of income and I do not own any significant property or assets. I do not owe a car. Accordingly, my income and assets are protected by Section 12 of the *Judgment Debt Recovery Act 1984*.

Additionally if you represent an insurer, 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 associated with this alleged debt.

**Request for Wavier of Debt**

Given the above, I kindly request that you waive the alleged debt and confirm that you have done so by writing to me at my above postal address or by email at **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**.

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

I look forward to hearing from you in due course.

Kind Regards