

FAQs on Written Off Vehicles

What is a written off vehicle? A written off vehicle, also known as insurance write off, is a vehicle that has been damaged and declared by a motor insurance company as not worth repairing. There are two types of write offs:

Category A or B write off: Cars which have been damaged to such an extent that they must not be used on the road again. These vehicles must be brought to an authorised treatment facility which will issue a Certificate of Destruction. For details of your local authorised treatment facility, please contact your [local authority](#).

Category C or D write off: Cars which have sustained damage and are identified by insurance companies as financially not worth repairing i.e. the repair would cost more than the value of the car. Financial write offs can be put back on the road again provided they are certified by a [Suitably Qualified Individual](#) (e.g. a mechanical engineer).

Driving a written off car can be extremely dangerous. The physical strength and operation of the vehicle may be seriously compromised. This also applies to written-off vehicles which have not been repaired correctly.

The insurance company has told me my car is a write off. But I have had it taxed and insured for the last 3 years. What should I do? The first step is to ask your insurance company what category of write off your car has been classed as. If it's a category A or B, it needs to be destroyed. If it's a C or D, it can be put back on the road with an engineer's report, however some insurance companies may be reluctant to insure these for financial / business reasons. You will also need to contact the Driver and Vehicle Licensing Computer Services Division (DVCSD) of the Department of Transport on 0818 411412 to clarify what action is required.

I've owned my car for a few years. Why am I only finding out now that it's classed as a write off? New legislation is being brought in, in 2017, which forces insurance companies and importers to declare write offs to the DVCSD. Before this it was voluntary, so it may be the case that cars which were written off previously, but not declared at the time, are being declared now by the insurance companies. Please contact the DVCSD on 0818 411412 to clarify what action is required. If you have any doubts as to the safety of your vehicle please get it thoroughly inspected by a mechanical engineer.

How do I find out if a car is, or has ever been, written off? You can check the history of the car through official vehicle record holders (e.g. www.motorcheck.ie or www.cartell.ie) for a fee, even if it's a UK import. You should also bring it to a reputable motor engineer and seek advice as to whether it's in a roadworthy condition and is safe to drive.

Why is there no law stopping the sale of written off vehicles in Ireland? Category A and B write offs are locked down by the Department of Transport, Tourism and Sport (DTTAS) so no transactions e.g. motor tax renewal, change of ownership etc. can take place legally. Category C and D write offs can be put back on the road with an engineer's report. New legislation is being brought in which will force insurance companies and importers to declare A and B category write offs to the DVCSD. Before this was voluntary. Nonetheless, it's important to remember that it is the owner's legal responsibility to ensure the car they are driving is roadworthy and safe. **The RSA strongly advises anyone buying a used vehicle to have it independently inspected by a qualified mechanic and carry out a detailed history check beforehand.**

How can a written off vehicles pass the NCT? Provided the NCTS is notified, category A and B write offs will not be allowed to undergo a test. Category C and D write offs can be put back on the road once repaired and therefore can also be tested. It's important to remember that the NCT is not the same as a warranty. The NCT is a check, at a point in time, that a vehicle meets a basic standard. It's not a detailed mechanical investigation. The vehicle cannot be dismantled during the NCT so only parts that can be seen, and are accessible, can be checked. Therefore all used cars should be independently inspected by a qualified mechanic and a detailed history check done before purchase.

I bought a car privately and found out it's a write off – do I have any rights? You should contact the [Competition & Consumer Protection Commission \(CCPC\)](#) to establish what your rights and options are under consumer protection legislation. The CCPC has a consumer helpline that can be contacted at 1890 432 432 or 01 402 5555 if you have concerns in this area.

Can I register a written off vehicle? If your vehicle is an A or B category write off you will not be able to register it again. It must be destroyed. If it is a C or D category you will need to contact the Driver and Vehicle Computer Services Division ([DVCSD](#)) on: 0818 411412 or email: motortax@dttas.ie, to clarify what action is required.

Can I insure a written off Vehicle? Any insurance queries must be directed to your insurance provider.

Where can I get a list of Suitably Qualified Mechanics / reputable motor engineers? The Society of the Irish Motor Industry (SIMI) has a list of approved garages on www.simi.ie tel. them on 01 6761690, email: info@simi.ie. The [Engineers Association of Ireland](#) may also be able to provide you with a list of mechanical engineers in your area.

Where do I find an authorised treatment facility? You can find a [list of authorised treatment facilities for end-of-life vehicles](#) at this [link](#). For more information on End of Life Vehicles (ELVs) or scrapping a vehicle please visit the Department of Communications, Climate Action and Environment website: www.dccae.gov.ie