

FAQs on Written off Vehicles

RSA

What is a written off vehicle? Also referred to as an insurance write-off, it 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 write-off	Method of Disposal
Category A or B	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.
Category C or D	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 but we strongly recommend you have it certified by a qualified mechanic beforehand.

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.

I have owned my car for a few years. Why am I only finding out now that it is classed as a write-off?

New legislation was introduced under the [Road Traffic Act 2016](#) (Part 2) which obliges insurance companies and importers to declare write-offs to the driver and vehicle computer services division (DVCS). Previously it was voluntary so it may be the case that cars which were written off but not declared at that time are being declared now by insurance companies. Log onto [DVCS](#) to clarify what action is required. If you have any concerns as to the safety of your vehicle have it thoroughly inspected by a qualified mechanic.

Who is responsible for taking a vehicle to the authorised treatment facility (ATF)?

Only Category A and B write-offs need to be brought to an ATF by the person who is in current ownership of the vehicle. See also our [FAQ](#) on End of Life Vehicles.

How do I find out if a vehicle is or has ever been written off?

You can check the history of the vehicle through online websites for a fee even if it's a UK import. You should also bring it to a qualified mechanic and seek advice as to whether it is in a roadworthy condition and safe to drive.

Why is there no law stopping the sale of written off vehicles in Ireland?

Legislation was introduced under [Road Traffic Act 2016](#) Part 2 which legally obliges insurance companies and importers to declare A and B category write-offs to the [\(DVCSD\)](#) who will then lock down these vehicles preventing any motor tax renewal or change of ownership transactions taking place. Category C and D write-offs can be put back on the road following repair as these are considered to be financial write-offs only. Nonetheless it is important to remember that it is your legal responsibility to ensure the car you are driving is roadworthy and safe. *We strongly advise 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 vehicle pass the NCT?

Provided the NCT 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 is important to remember that the NCT is not the same as a warranty. It is a check at a point in time that a vehicle meets a basic standard. It is 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.

I bought a car privately and found out it's a write off – do I have any rights? You should contact the competition and consumer protection commission ([CCPC](#)) to establish what your rights and options are under consumer protection legislation. In addition, you may wish to contact An Garda Síochána who have responsibility for road traffic enforcement.

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 write-off you will need to contact the driver and vehicle computer services division ([DVCSD](#)) or email: motortax@dtas.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 do I locate a qualified mechanic or automotive engineer?

Contact ([IAEA](#)) the Institute of automotive engineer assessors who may be able to provide you with a list of qualified automotive engineers in your area.