

Step 1. Do I have to let the other party's insurance company assess and/or repair my car?

No. If you are not at fault you do not have to let the other party's insurance company repair your car, and you should not if you do not want your car to be written off. Sometimes the at fault party's insurer may ask to assess your vehicle. They may even offer to repair it for you. When an insurance assessor assesses a vehicle they have obligations under the "Written Off Vehicle Register" (WOVR). The WOVR was introduced in 2002 as part of a national initiative, it was designed to deter crime and ensure road safety. The national framework applies to light vehicles less than 15 years old and includes cars, motorcycles, trailers and caravans.

All insurance companies who assess cars (whether it be the car of their own insured or not) are obliged to notify the WOVR. Once the WOVR is notified it may be impossible to remove. If your car is listed as a repaired written off vehicle it may diminish in value. If you are seeking to have your car repaired, and it is a risk that the car may be uneconomical to repair (The repair cost plus salvage cost exceeds the market value) you should not let the insurer assess your car. For more information about the WOVR read our [WOVR Fact Sheet](#).