

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. When an insurance assessor assesses a vehicle they have obligations under the "Written Off Vehicle Register" (WOVR). The WOVR is a national initiative 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 a car to be a write-off (whether it be the car of their own customer or not) are obliged to notify the WOVR and are not required to notify you or get your permission beforehand. 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.

For more information about the WOVR read our [Your vehicle has been 'written off'](#) fact sheet on our website. If you have further questions about the WOVR in NSW, contact the [Roads and Maritime Service](#) on 13 22 13. If you have further questions about dealing with an insurer, [email](#) or call the Insurance Law Service on 1300 663 464. If you have a general legal question following a car accident, start by calling [LawAccess](#) on 1300 888 529.