

## **Step 1. When can my car be determined a write off and who gets to decide that?**

The “Written Off Vehicle Register” (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 cars (whether it be the car of their own insured or not) are obliged to notify the WOVR that a car is “written off” in some circumstances. This includes when they assess a vehicle as “uneconomical” to repair or unable to be repaired due to the type of damage incurred. In NSW you can, in certain limited circumstances, obtain an authorisation to repair if the vehicle is written off by the insurer as uneconomical. However, once the WOVR is notified it is impossible to remove unless the insurer agrees there was an error. 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 there is a risk that the car may be uneconomical to repair (that is 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 [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.