

## Step 1. What happens when the car is written off?

If your car is declared a total loss, the policy usually comes to an end. When a car is assessed as a write off, the insurer will generally notify RMS who will list it on the Written Off Vehicle Register (WOVR) and cancel the vehicle registration and CTP insurance. Note: Even if your insurance claim is refused, it will not undo the insurer's notification of the WOVR and the cancelling of your registration and CTP insurance. If the car is a total loss, the insurer will usually keep the wreck and pay you the sum insured less the deductions. You may have an option to buy back the wreck from the insurer. **If you want to buy back the wreck and repair the car** If you want to repair a car that has been declared a repairable write-off, you need to be very careful. It may be difficult or impossible to re-register the car if it is deemed unrepairable and is listed on the written off vehicle register (WOVR). You should get advice from a smash repairer and the [Roads and Maritime Service](#) on 13 22 13. For more information on write-offs see:

- the [Your car has been written off](#) fact sheet on our website
- the [My car has been written off by my insurer – what deductions can my insurer make from my payout?](#) fact sheet on our website

If you have more questions about the WOVR, contact the [Roads and Maritime Service](#) on 13 22 13. If you have more questions about dealing with an insurer, [email](#) or call the Insurance Law Service on 1300 663 464. If you have a general legal question, start by calling [LawAccess](#) NSW on 1300 888 529.