

Step 1. Should I let the at fault party's insurer assess my car?

Sometimes the at fault party's insurer may ask to assess your vehicle. They may even offer to repair it for you. If you want your car repaired, but it is possible 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 because they may write it 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 cars (whether it be the car of their own insured 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 on write-offs see:

- the [Your vehicle has been 'written off'](#) fact sheet on our website

If you have more questions about the WOVR in NSW, contact the [Roads and Maritime Service](#) on 13 22 13.

If there is no risk of the car being written off, or you do not care whether the car is written off, then you can consider agreeing to the request to try and reach an agreement with the insurer. Be aware however that:

- If there are any problems with the repairs organised by the other party's insurer, you may need to go to court to get those issues resolved; and
- The information the insurer obtains may be used as evidence if the matter goes to court later.

If you do not want the insurer to assess the car or do repairs, you can get your own quotes for repairs and claim damages from the insurer. You should go back a step to read more about your options. 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.