

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

Under most insurance policies once your car is declared a total loss, the policy comes to an end. Once a car is assessed as a write off, the insurer will generally notify the state authority who will list it on the Written Off Vehicle Register (WOVR). In some states the Authority will cancel the vehicle registration. If your insurance claim has been refused, it will not undo the insurer's notification of the WOVR and the cancelling of your registration. If the car is a total loss under the policy then generally the insurer retains the wreck and pays you the sum insured less the deductions. You may have an option to salvage the vehicle from the insurer.

**If you have decided to salvage the wreck and repair the car:** You need to be very careful if you want to repair a car that has been declared a repairable write-off. There will be additional requirements and costs for you to meet before the car can be reregistered. You should check these requirements from your state authority before you start repairs, otherwise you may find out later on that you cannot re-register the car. For further information on write-offs read our ["My Car has been written off" Fact Sheet](#)