



Department
for Transport

Buying repaired 'written off' vehicles

A Consumer Guide

Moving Britain Ahead

October 2015

Introduction

Getting a good deal when buying a used vehicle can be difficult. Often a vehicle's history and true structural condition can be hard to ascertain, and this may lead to you being sold a vehicle that is faulty or overvalued. One important thing to consider is the possibility that a used vehicle may previously have been 'written off', and the impact that this has on the value and quality of the vehicle.

The process of a vehicle being declared a total loss, commonly referred to as a 'write off', is widely misunderstood. Insurance total losses can be divided into two categories: an actual loss or constructive loss. **An actual loss is where a vehicle cannot or should not be repaired (category A or B), these will not be re-registered by DVLA, whereas a constructive loss is one where the vehicle could be repaired but the cost of doing so would exceed the replacement value of the vehicle (category C or D).** A more detailed description of this process is laid out in the [insurers' code of practice on vehicle salvage](#). The code is currently in the process of being reviewed, and any changes that are agreed will begin to be implemented towards the end of 2016.

Vehicles that are deemed an actual loss should never be repaired and returned to the road. Even if they look like they have been repaired, the structural damage they have incurred makes them unsafe to drive.

However, vehicles classed as a 'constructive loss' may often be subsequently repaired by a body shop or vehicle salvage operation and will often then be available to be purchased and returned to the road.

There is nothing wrong with buying a 'written off' vehicle that has been returned to a good condition. Indeed, often this represents good value for money. However, it is crucial that you are able to make an informed choice about whether you want to purchase a vehicle that has previously been written off.

If you are buying a written off vehicle the cost of insuring it can be more expensive. Not all insurers will automatically provide cover for vehicles that have been previously written off.

There are a number of tips to follow in order to ensure you are getting a good deal:

Before purchase

- Check the vehicle carefully
 - Check that the vehicle has been properly repaired and is in a roadworthy condition:
 - Ask who has handled the vehicle between it being declared a total loss and it being repaired for the road.
 - Obtain a report from an [independent expert](#), or have the vehicle inspected by an engineer who will identify any structural damage to the vehicle.
 - It is important to bear in mind that an inspection may also identify additional faults in the vehicle that are not connected to the incident that caused the vehicle to be written off.
 - Category C vehicles are often slightly cheaper to buy than similar age and mileage vehicles. But if the price looks too good to be true, beware.
- Always check the history of the vehicle. There are a number of ways you can find out further details about a vehicle's history:

- You can complete a [HPI check](#) on the vehicle you are intending to purchase. This will tell you if the vehicle has been stolen, has outstanding finance, has a mileage discrepancy or has previously been written off.
- The [RAC Car Passport](#) provides a similar service, covering 10 areas of a vehicles entire history.
- Check the [Vehicle Identification Numbers](#) (VIN) agree across the vehicle and that they match the VIN recorded in the logbook (V5C) check the logbook details match the DVLA records using the DVLA vehicle enquiry service at the [GOV.UK](#) website
- As well as the registration number of the vehicle the VIN can also be used to get a vehicle history check.
- Ask to see the V5C registration document known as the ‘logbook’, and check the logbook details match the DVLA records using the DVLA vehicle enquiry service at the [GOV.UK](#) website
- If the vehicle is over 3 years old check the MOT – it will show if the vehicle was roadworthy. You can check a vehicle’s MOT history for free on [GOV.UK](#).
- Ask to see the full service history, to show what maintenance has been done on the vehicle.
- Check to see if the vehicle has been recalled by the manufacturer for safety reasons on [GOV.UK](#)
- You could also get an independent engineer’s check to show the condition of the vehicle and to check for any hidden dangers.
- Contact your insurer prior to purchasing a written off vehicle:
 - Getting a quote from an insurer before you buy the vehicle will allow you to ensure that any cost saving on buying a written off vehicle is not offset by a significantly higher insurance premium.

Following Purchase

- If you haven’t already, inform your insurer that the vehicle has previously been declared a total loss:
 - If you fail to do so, your insurer can reject any claim you may make on the grounds of non-disclosure.
- What happens if you are told your vehicle is a ‘total loss’.
 - It is your responsibility to ensure that the vehicle you drive is roadworthy. You should follow all the steps above to make sure you know the history of your vehicle.
 - However, if you learn after you have completed your purchase that your vehicle was once a total loss, and you were not told this during the sales process, the following options are available.
- The Sale of Goods Act 1979 applies:
 - A vehicle bought from a dealer is covered by the Sale of Goods Act. Any vehicle sold must therefore be “as described”, “of satisfactory quality” and “fit for purpose”. A written off vehicle could well fall short of any of these descriptions.

- If you purchase a vehicle which does not comply with the above you are entitled to return the vehicle and receive your money back. This must be done in within 6 months of purchase.
- If you think a company has broken the law or acted unfairly you might be able to report them to Trading Standards, for example if they sold you a car that wasn't 'roadworthy' – this means it would cause danger if it was on the road.

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