

# Insurance write-offs

When you make an insurance claim because your vehicle is damaged, your insurance company will tell you:

- if your vehicle is being 'written off'
- how much they'll pay you

When your vehicle is written off, your insurance company pays you the current value of the vehicle, instead of the cost of repairing it.

Your insurance company will decide if the vehicle should be written off or not.

## Write-off categories

What you do next depends on which category your vehicle is in.

Category	Repairing the vehicle	Using the vehicle
<b>A</b>	Cannot be repaired	Entire vehicle has to be crushed
<b>B</b>	Cannot be repaired	Body shell has to be crushed, but you can salvage other parts from it
<b>C</b>	Can be repaired, but it would cost more than the vehicle's worth	You can use the vehicle again if it's repaired to a roadworthy condition
<b>D</b>	Can be repaired and would cost less than the vehicle's worth, but other costs (such as transporting your vehicle) take it over the vehicle's value	You can use the vehicle again if it's repaired to a roadworthy condition
<b>N</b>	Can be repaired following non-structural damage	You can use the vehicle again if it's repaired to a roadworthy condition
<b>S</b>	Can be repaired following structural damage	You can use the vehicle again if it's repaired to a roadworthy condition