

## **Don't write off a write-off**

Submitted by: Harrison Sadler

Wednesday, 17 June 2015

---

HPI offers used car buyers a guide on how to purchase an insurance write-off that is not only safe to be on the road, but could save them 50% off the ticket price

[www.hpicheck.com](http://www.hpicheck.com)

HPI, provider of the HPI Check®, uncovers 649 vehicles per day for sale, which have been declared insurance write-offs, but says “not all insurance write-offs are created equal”. Whilst some write-offs are not fit to be allowed back on the road, HPI reminds used car buyers that others can be professionally repaired and legitimately returned to the UK’s roads; they could even be a bargain in disguise.

All vehicles that are written off are put in to one of four categories by the Association of British Insurers (ABI), depending on the level of its condition. The categories include cars that are instructed to be either scrapped or broken down for parts because the damage is too severe for repair and should never be allowed back on the road again (Category A or B); or cars that can be repaired and returned to the road, but are not economically viable to do so, so are recommended to be scrapped (Category C and D).

However, it is not illegal to repair or return ‘written off for salvage’ Category C and D vehicles back to the road as long as the seller declares the facts and provides evidence that the car has passed a Vehicle Identity Check (VIC)\*. In a repaired state a category write-off vehicle is normally worth 50% - 70% of the equivalent of a non-categorised car.

Neil Hodson, Managing Director for HPI explains, “The real risk with buying a write-off is paying good money for a vehicle that’s been badly repaired and is a danger to drive, or worst still, should never have been put back on the UK roads in the first place. Unscrupulous sellers patch up total loss vehicles and sell them on to unsuspecting buyers for a quick profit. If a write-off hasn’t been properly repaired, any price is too high. However, there are write-off categories that if repaired professionally, offer good value for buyers.”

If a car is written-off by an insurance company, a VIC marker is placed against the DVLA record. Anyone buying a car with a VIC marker against it needs to ensure it has passed a VIC test, before they can get the V5 and tax the vehicle. The VIC test takes place at a Driver and Vehicle Standards Agency (DVSA) and buyers can find their nearest centre by visiting <https://www.gov.uk/vehicle-identity-check-site>.

Neil Hodson continues, “An HPI Check gives used car buyers the complete picture of a vehicle’s history, including revealing if the car has been an insurance write-off and if so, which category. Armed with this information the buyer is able to negotiate a realistic price for the car, whether it’s been repaired or not.

“If it’s not repaired the value of the car is very much down to the state of damage and the cost of repair, so accurately estimating the cost of repair before taking the car on is crucial. Therefore, those looking to invest in a car that has been declared an insurance write-off, should look to have it

inspected by a suitably qualified individual. And any repairs should be carried out by a qualified mechanic with a good reputation.”

#### The ABI Categories of ‘Write off’

Category A Scrap only – i.e. with few or no economically salvageable parts and of value only for scrap metal e.g. total burnouts. These vehicles should not appear on the road.

Category B Break for spare parts if economically viable. These vehicles should not reappear on the road.

Category C Repairable total loss vehicles where repair costs exceed the vehicle’s pre-accident value.

Category D Repairable total loss vehicles where repair costs do not exceed the vehicle’s pre-accident value.

The HPI Check includes a mileage check against the National Mileage Register as standard, now with over 200 million mileage readings. HPI also confirms whether a vehicle is currently recorded as stolen with the police, has outstanding finance against it or has been written-off, making it the best way for consumers to protect themselves from fraudsters looking to make a fast profit. In addition, the HPI Check offers a £30,000 Guarantee\* in the event of the information it provides being inaccurate, offering added financial peace of mind to used car buyers.

For further information visit [www.hpicheck.com](http://www.hpicheck.com) or call 0845 300 8905

Follow us on Twitter @ [www.twitter.com/hpicheck](http://www.twitter.com/hpicheck)

Please feel free to use the image in the following link to illustrate your article:

[Write-off vehicle](#)

END

June 2015

#### Notes to Editors

Laura Welsh, Madeleine Roles, Ally Redding or Justine Hoadley

HSL

Email: [hpiteam@harrisonsadler.com](mailto:hpiteam@harrisonsadler.com)

Tel: 0208 977 9132

#### About HPI:

Originally established in 1938, HPI Limited is a primary source of vehicle information for the UK motor industry and motoring consumer which, since December 2008, has been owned by Solera Holdings, Inc. Solera Holdings, Inc. is an integrated group of leading automotive claims solutions companies. Founded in January 2005 by Chairman and Chief Executive Officer Tony Aquila, Solera has expanded its geographic reach and now serves more than 55,000 business customers in over 50 countries across six continents.

HPI encompasses both the HPI database of all UK road registered vehicle descriptions and histories, and

the National Mileage Register (NMR) which holds in excess of 200 million mileage readings.

Together, HPI and NMR represent one of the UK's largest vehicle information sources, combining and interpreting data from government agencies, industry bodies, private organisations, the police and the general public. Registering with HPI helps companies to protect their financial interests in motor vehicles and a wide range of other mobile assets. HPI Checks give purchasers instant confirmation of whether vehicles are correctly described, known to be subject to outstanding finance or serious accident damage, or recorded as stolen or "clocked".

'HPI' and the HPI logo are registered trademarks of HPI Limited.

- (1) All prices include VAT and are correct as of 2nd January 2015
- (2) Mileage Data is not covered by The HPI Guarantee
- (3) \*The HPI Guarantee is subject to terms and conditions