

WRITE-OFF!

YOU OFTEN SEE 'CAT C' OR 'CAT D' IN CAR ADVERTISEMENTS - ESPECIALLY ON EBAY!- AND WHILE MOST PEOPLE PROBABLY KNOW THAT THESE REFER TO THE CAR HAVING BEEN SUBJECT TO AN INSURANCE SETTLEMENT OF SOME SORT, WHAT DO THESE AND THE OTHER CATEGORIES ACTUALLY MEAN?

BEGINNING WITH THE MOST SERIOUS, *CATEGORY A* CASES ARE NOT ALLOWED TO BE PUT BACK ON TO THE ROAD AND EVEN THEIR COMPONENTS MUST ALSO BE SCRAPPED. THERE IS USUALLY REALISTICALLY LITTLE WHICH CAN BE REUSED IN THESE CASES, SO THIS IS QUITE CLEAR-CUT.



CATEGORY B VEHICLES MUST ALSO NOT BE USED AGAIN, BUT THEIR COMPONENTS MAY BE REUSED. WHILE IT IS POSSIBLE TO SEE SOME OF THE REASONING BEHIND THIS, THERE DOES SEEM TO BE A CONTRADICTION IN THE CAR AS A WHOLE BEING UNSUITABLE FOR FURTHER USE BUT ITS COMPONENTS BEING SATISFACTORY.

WITH *CATEGORY C* WE REACH THE FURTHER CONTRADICTION OF THE CAR BEING CONDEMNED AS BEING TOO EXPENSIVE TO REPAIR (I.E. THE REPAIR EXCEEDS THE VALUE OF THE VEHICLE), YET SOMEONE IS ALLOWED TO REPAIR IT AND PUT IT BACK ON THE ROAD. OF COURSE, A PROFESSIONAL-QUALITY REPAIR MAY BE POSSIBLE USING USED OR PATTERN PARTS AND PERHAPS CARRIED OUT BY SOMEONE WORKING IN THEIR OWN TIME OR WITHOUT THE OVERHEADS OF A BIGGER BUSINESS, BUT THE FACT REMAINS THAT CAT C REPAIRS ARE OPEN TO ABUSE.



IN *CATEGORY D* THE REPAIR COST WILL STILL EXCEED THE VALUE OF THE VEHICLE, BUT NOT JUST IN TERMS OF THE WORK REQUIRED. THERE WILL

BE ANOTHER FACTOR WHICH CONTRIBUTES TO THIS SITUATION, SUCH AS THE NON-AVAILABILITY OF A PART LEADING TO PROLONGED CAR HIRE COSTS, SO OF ALL THE CLASSES THIS IS LIKELY TO INCLUDE THE LEAST DAMAGE.

THE FINAL CATEGORY DOES NOT EXIST OFFICIALLY AS THE INSURANCE COMPANY IS NOT INVOLVED. THESE CARS ARE REFERRED TO AS *UNRECORDED* AND WHILE BEYOND ECONOMIC REPAIR HAVE NOT BEEN REPORTED DUE TO THINGS LIKE BEING IN AN OWN-FAULT ACCIDENT UNDER THIRD PARTY COVER OR EVEN BEING DAMAGED WHILE BEING DRIVEN UNINSURED.



SO, SHOULD A VEHICLE HAVING BEEN CAT C, CAT D OR UNRECORDED AND THEN REPAIRED PUT YOU OFF PURCHASING IT? THE THING TO REMEMBER WITH THE FIRST TWO CATEGORIES IS THAT THE PRICE HAS TO BE LOWER THAN A COMPARABLE NON-RECORDED EXAMPLE AND THE SAME WILL BE TRUE WHEN YOU COME TO SELL IT, NOT TO MENTION THE RESISTANCE THAT THERE MIGHT BE FROM SOME POTENTIAL BUYERS. ASIDE FROM THAT IT IS SIMPLY A MATTER OF EVALUATING AS WELL AS IS POSSIBLE HOW THINGS HAVE BEEN DONE AND AS THERE ARE LIKELY TO BE AS MANY DECENTLY REPAIRED CARS AS NOT YOU JUST HAVE TO DECIDE WHICH IS WHICH, PERHAPS WITH THE ASSISTANCE OF A PROFESSIONAL INSPECTION.

AS FOR UNRECORDED, A CAR WHICH HAS BEEN UNDERINSURED OR EVEN NOT INSURED IS PROBABLY UNLIKELY TO BE A SOUND BET FOR OTHER REASONS RELATING TO A LACK OF EXPENDITURE BY THE OWNER. HOWEVER, EACH CAR HAS TO BE JUDGED ON ITS OWN MERITS AND IRRESPECTIVE OF ITS STATUS BEING ADVERTISED AN HPI CHECK IS -AS EVER- ESSENTIAL, AS THIS WILL ALSO REVEAL OTHER UNDESIRABLE FEATURES, SUCH AS OUTSTANDING FINANCE.

ONE FINAL WORD OF WARNING: I ONCE HPI'D A CAR WHICH TURNED OUT TO HAVE BEEN RECORDED NOT ONCE BUT TWICE. THE SELLING DEALER ADVERTISED THAT ALL THEIR CARS WERE HPI CHECKED, WHICH WAS NO DOUBT TRUE. THE IMPLICATION IN THIS WAS THAT ALL OF THEIR CARS WERE 'CLEAN' BUT THEY OBVIOUSLY WERE NOT, SO BE VIGILANT!

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