

**North Tyneside Council**  
**Hackney Carriage and Private Hire Licensing Policy**  
**Insurance write offs**

Car insurance assessors use various categories of car insurance write off to rank the seriousness of accident damage.

Two categories (A & B) represent very serious damage, but the remaining two categories (S & N) are for 'economic write offs' where the damage is considered too expensive to fix but does not necessarily amount to damage that is considered to be dangerous.

Vehicles that have been declared to be an insurance write off in category A & B will not be licensed.

Vehicles that have been declared either category S or N write off may be licensed providing the standard of repairs can be verified and that the vehicle is considered to be safe in all regards.

This can be done by either the applicant providing an appropriate Engineer's report, approved by the Authority, or by inspection of the vehicle at the Authority's test station.