How to check whether a used car is a Category S write-off

Buying a used car is always a balance between value and risk. One of the biggest risks is discovering that the car you are looking at was previously written off by an insurer, particularly as a Category S (structural) write-off. A Category S car has suffered damage to its structural frame, but has been deemed repairable. The problem is that not every seller is upfront about a car's history. Knowing how to run a proper Category S check can save you from buying a vehicle that is unsafe, overpriced, or difficult to insure.

What does Category S mean?

Category S is the newer classification for what used to be called Category C. It stands for 'structural damage'. This means the car's chassis, suspension mounting points, or other load-bearing parts have been bent or broken. The insurer has decided that the cost of repair is less than the car's pre-accident value, but the damage is structural. A car in this category must pass a thorough repair and often an inspection before it can go back on the road. Category N, by contrast, covers non-structural damage like broken lights, panels, or interior components. Both are serious, but Category S is the more concerning of the two because the structural integrity of the vehicle has been compromised.

Why a Category S check matters

A properly repaired Category S car can be a usable vehicle, but the repair quality varies wildly. Some repairs are done to a high standard by specialists; others are rushed and leave the car weaker than it should be. Even if the repair looks good, the car's resale value will be lower, and some insurers will refuse cover or load the premium heavily. A Category S check is the only way to know what you are dealing with before you hand over any money.

Step 1: Get the registration number and check the basic documents

Start with the vehicle's registration plate. Ask to see the V5C logbook (the UK registration document). Check that the name on the logbook matches the seller's details and that the vehicle identification number (VIN) on the document matches the VIN stamped on the car, usually visible through the windscreen or on a plate under the bonnet. Any mismatch is a red flag. The logbook will not tell you directly if the car is a Category S write-off, but it is the first check that the car is legally what it appears to be.

Step 2: Use a vehicle history check service

To get a definitive answer on whether a car has been written off, you need a data check from a reputable provider. Services like IsItAGoodCar pull data from multiple sources, including the Motor Insurance Database (MID) and Experian, to show whether a car has a Category S marker, has outstanding finance, or has been stolen. For a Category S check, you want a service that specifically reports write-off categories, not just a basic MOT history check. The free MOT check from the DVSA will not show write-off status. You need the paid-level data that includes insurance write-off registers.

When you run the check, look for the 'Category S' or 'Structural damage' flag. If it shows up, make a note of the date it was recorded. A car that was written off years ago and has been on the road since is less worrying than one that was recorded very recently, which may not have been repaired properly yet.

Step 3: Examine the car for signs of structural repair

If the data check comes back clear, you can proceed with more confidence, but a dishonest seller might have bought a car that was damaged but never officially recorded. It is worth doing a visual inspection yourself. Look at the gaps between panels: bonnet to wing, door to sill, tailgate to rear quarter. Uneven gaps, panels that sit proud or low, and paint that does not quite match are clues that bodywork has been replaced. Check underneath the car if you can. Look for fresh welding on the chassis rails, subframe, or suspension turrets. Welding that looks rough, with spatter or uneven beads, suggests a repair done on the cheap. Also check the inner wings and the boot floor for ripples or signs of hammer work. A car that has been in a bad side impact may have had the whole sill replaced; run your hand along the sill edge feeling for wavy metal or filler.

Open the bonnet and examine the front chassis legs. They should be straight, with no ripples, creases, or signs of paint overspray. The radiator support panel and the inner wings should look original. If the car has a replacement panel, ask why. Even if the car has no recorded Category S status, visible structural repairs mean the car has been in an accident. That alone could affect safety and resale value.

Step 4: Check the service history and mileage

A car that has been written off often sits idle for a while before being repaired. Look at the service history. Is there a gap in dates that coincides with the accident period? Also check the mileage on the MOT history using a free online tool. If the mileage drops or stays flat for a long period, the car may have been off the road, possibly because it was damaged. A car that was written off and then repaired may also have been clocked (mileage tampered) to make it look more attractive. Cross-check the mileage on the odometer with the mileage recorded on MOT certificates and service stamps.

Step 5: Check finance and ownership history

A Category S check often overlaps with a finance check because cars that are written off may still have outstanding finance. If the car was on finance when it was written off, the finance company usually gets paid first from the insurance payout. But if the seller is not the legal owner, the car could be sold with hidden finance attached. That means the finance company could repossess the car later. Use the same data service that gave you the write-off status to run a finance check. It will show any outstanding hire purchase or personal contract purchase agreements. If there is a settlement figure that has not been cleared, walk away.

Step 6: Get an independent inspection

If the car passes all the above checks but still has a Category S marker, or if you see signs of poor repair, pay a qualified mechanic to inspect it. A professional inspection goes beyond what you can see. They can check the alignment of the suspension, measure the chassis dimensions, and test the structural integrity. It costs a modest fee but it is much cheaper than buying a dangerous car. Tell the inspector exactly what you suspect so they know to focus on the structural areas. They will also check whether the repair work was done to a standard that would pass an inspection by the DVSA if the car needs one to be re-registered.

Step 7: Check insurance before you buy

Before you commit to buying a Category S car, call a few insurers and ask for a quote. Some insurers will not cover a previously written-off car at all. Others will cover it but with a higher premium or a lower payout if it is written off again. Be upfront: tell them the category and the year of the write-off. If the quotes are too high or too scarce, the car may not be worth the trouble. Also check whether the insurer requires an engineer's report or an inspection before they will issue cover. This can add time and cost to the purchase.

What to watch out for at every step

Throughout the process, keep your eyes open for common tricks. A seller might claim a car is a Category N when it is actually a Category S. The categories are not interchangeable, and a dishonest seller may try to downplay the severity. Another trick is to say the car was a Category S but 'only had a bumper replacement'. That is unlikely. Structural damage usually involves more than a bumper. Ask to see photos of the damage before repair. If the seller cannot provide them, be cautious. Also watch for cars that have been repaired with second-hand or damaged structural parts. A proper repair uses new or manufacturer-approved parts for load-bearing sections. Welding in a salvaged chassis leg may not restore the original strength.

Finally, remember that a clean Category S check from a data service is only as good as the data behind it. Not every accident is reported to the insurance database, especially if the repair was done privately. If the car looks suspicious even after a clear check, trust your instincts and have a mechanic look at it. A few hundred pounds spent on an inspection is far better than thousands lost on a bad buy.

Using a reliable data service like IsItAGoodCar for the initial check is a straightforward first step. It gives you the write-off category, outstanding finance alerts, and stolen vehicle status all in one report. That information, combined with a careful physical inspection, gives you the best chance of avoiding a car that is structurally unsound or financially risky. Take your time, ask questions, and do not let a good deal rush you into a bad decision.