

POLICY IN RELATION TO ACCIDENT DAMAGE REPAIRED VEHICLES

On 2 February 2004, the Licensing Committee agreed a policy, coming into force on 1 April 2004, in respect of vehicles which have been the subject of accident damage repair and submitted for licensing as hackney carriage and private hire vehicles.

“Vehicles submitted for licensing as hackney carriage or private hire vehicles may be checked via Equifax to establish whether the vehicle has had previous damage which may affect its suitability. Equifax are a company who retain vehicle records for insurance companies and the motor trade.

The categories used by Equifax from the above date until 1st October 2017, are as follows:-

- A** Insurance Loss - The vehicle should be crushed; it should not be on the road;
- B** Insurance Loss - The body shell should have been crushed; the vehicle should not be on the road;
- C** Insurance Loss - Vehicle extensively damaged and insurer has decided not to repair;
- D** Insurance Loss - Vehicle damaged and insurer has decided not to repair;
- F** Insurance Loss - Vehicle damaged by fire and insurer has decided not to repair.

On 12 December 2017, the Regulatory Committee updated the policy in respect of vehicles which have been the subject of accident damage repair and submitted for licensing as hackney carriage and private hire vehicles following changes to the codes used by the Association of British Insurers.

The categories used by Equifax from 1st October 2017, are as follows:-

- A Scrap –** This vehicle has been inspected by an appropriately qualified person, declared unsuitable or beyond repair and has been identified to be crushed in its entirety;
- B Break-** This vehicle has been inspected by an appropriately qualified person and declared unsuitable or beyond repair;
- S Structural -** This vehicle has been inspected by an appropriately qualified person and declared suitable for repair;

N **Non** - This vehicle has been inspected by an
Structural appropriately qualified person and declared
 suitable for repair.

Vehicles that fall into category A or B will not be licensed other than in exceptional circumstances. No vehicle will be licensed as either a hackney carriage or a private hire vehicle where a condition report obtained from Equifax indicates that the vehicle has been previously classified as a category C, D, F, S or N insurance loss, unless a Motor Vehicle Repairers' Association inspector appointed by the Council indicates that the vehicle is safe to be licensed. The cost of this inspection and any subsequent re-assessment must be met by the applicant.