Vehicle Insurance Categories

**Category A (unchanged)**
Scrap only. For cars so badly damaged they should be crushed and never re-appear on the road. Even salvageable parts must be destroyed.

**Category B (unchanged)**
Body shell should be crushed. Signifies extensive damage, although some parts are salvageable. Should never re-appear on road, although reclaimed parts can be used in other road-going vehicles.

**Category S (formerly Category C)**
The new Category S means the vehicle has suffered structural damage. This could include a bent or twisted chassis, or a crumple zone that has collapsed in a crash.

Category S damage is more than just cosmetic, therefore, and the vehicle will need to be professionally repaired. Also, it won’t be safe to drive until then.

None of the above vehicles are accepted by Stockport MBC as a licensed vehicle

The only Category that Stockport MBC will accept is a **Category N (formerly Category D)**

Vehicles graded accordingly haven’t sustained structural damage, so the issue may be cosmetic, or a problem with the electrics that isn’t economical to repair.

Don’t assume such vehicles are drivable, however; non-structural faults may include brakes, steering or other safety-related parts.

A vehicle classified Category N (formerly D) needs a written engineer’s vehicle inspection report. This report must be completed by an engineer qualified to assess accident damage.

You must submit the engineers report to the Licensing Team, when you attend the surgery appointment for new vehicle. The engineers report must confirm the vehicle’s roadworthiness to the satisfaction of the Council.