

You may have a salvage vehicle if you were in an accident and the insurance company decides not to repair your car. They pay for the car and drop your liability insurance on that particular vehicle and Vehicle Identification Number (VIN).

When the insurer makes the decision to declare your vehicle a total loss, they will put it in writing and may let you keep the car. When it comes to assessing damage, the reality could be a little different; you may want to fix the car and get it back on the road. But right now, you're looking at a damaged vehicle without any insurance.

Salvage Certificate

If you have retained ownership of the vehicle, the Division of Motor Vehicles (DMV) won't let you keep the same old title for your wrecked car. You need a Salvage Certificate, which means you'll have to surrender your old Certificate of Title assigned to you, along with submitting several other requirements:

- Insurance letter with vehicle detail and loss description

- Current license plates

- Odometer disclosure

- \$25 fee

You may find it easier to get answers and to finish the paperwork if you visit the DMV office, or, you can complete the entire process in the mail, sending your documents to:

- Delaware Division of Motor Vehicles

- Title Section

- P.O. Box 698

- Dover, DE 19903

Repairs and Inspections

With your salvage certificate neatly set aside, you can begin the hard work of repairing your vehicle. The documentation is what is important about the repairs on a salvaged vehicle.

When you bring your car in for inspection, the state police will want to see receipts for your repairs. They may compare the replacement part serial numbers to the paperwork.

You also need to take pictures of your vehicle before and during the repair process. Again, the Delaware State Police Auto Theft Unit will want to compare the damaged vehicle with the repaired one to be certain it's the same car.

Many mechanics and technicians will be familiar with the documentation requirements, but still it is your responsibility.

Because salvaged vehicles usually require major repairs the inspection is not done at the usual inspection lanes. The Delaware State Police Auto Theft Unit will inspect your salvaged vehicle. The thorough inspections take quite a while and are only schedule on Thursdays:

- Dover DMV: Second Thursday each month

- Georgetown DMV: Third Thursday each month

- New Castle DMV: First and fourth Thursday each month

If you have prepared all the paperwork, and returned the vehicle to safe working order, you should pass the inspection. The documents you'll have to show include:

Pictures of the vehicle before, during, and after repair

Repair receipts

Salvage Certificate

Insurance letter with vehicle detail and loss description

Titling and Registration

Upon passing the safety inspection with the State Police, you'll receive an application for title, Form MV214, and a vehicle inspection report. But wait?before going to the DMV for registration and titling, take your car to the regular inspection lane for an emissions check if you haven't yet.

You'll need to provide proof of liability insurance for the restored vehicle; hopefully you've held on to all the paperwork because the inspection technician may want to see it, too:

Salvage Certificate

Insurance Identification Card

Form MV214

Vehicle inspection report

It may seem like a lot of work to get a vehicle from total loss to road-ready. Not every vehicle is salvaged because sometimes it doesn't make sense to invest in a seriously damaged car.

However, there are situations when it makes sense to put the money into repairing the salvaged vehicle and the Delaware DMV will work with you on inspecting, titling, and registering your salvaged vehicle.

Remember

When buying a used car, you may be purchasing a salvaged vehicle. The Certificate of Title assigned to you will not indicate a salvage vehicle because the owner has repaired the vehicle, passed the state inspections, and received a new certificate of title. If you think the car has been involved in a wreck, ask the seller about it.