

If your car is declared a total loss by your insurance company, a salvage title will be issued to either you or the insurer.

If your vehicle requires a Georgia title (cars older than 1962 do not require a title), then you must complete a Salvage Title Application, and the Georgia license plate and registration must be surrendered. Fill out a surrender form and give all of the applications, documents, and tag to your insurance agent. If you have the original title, it must be surrendered also. These steps must be taken to receive payment on your damaged car.

If your car has a special tag, the tag must be removed, but it need not be surrendered.

You must obtain the salvage title before you can sell or dispose of the wrecked car.

If you are retaining the car, your insurance company will then apply for the salvage title in your name. Note that if you take this route, you will be required to rebuild or restore the vehicle (see below). Your insurer will require that you sign a Payment of a "Total Loss" Claim notice before they process the paperwork.

Before you can apply for a rebuilt-salvage title, you will be required to furnish photographs of the damaged vehicle before it was repaired. The vehicle will also have to pass a special inspection (see below). Keep any receipts for parts that you or your rebuilder buy for the car; you'll need to provide these with your application.

If the insurance company retains the title (and the vehicle), you will keep your license plate and surrender it at the tag office to be cancelled.

Rebuilding

Only a licensed rebuilder may resurrect a salvage vehicle, so don't try to fix the car yourself. You must use a licensed rebuilder to be able to have the title's brand changed from "salvage" to "rebuilt." After that, you may again register and drive the vehicle.

Inspections

If you have restored or rebuilt a salvaged car in the state of Georgia, you must have it inspected at an approved salvage inspector before you can title it. Inspections may be done at one of the approved locations or at your home or business. If you choose to have the inspection done at a station, you must tow the vehicle there?inspections will not be done on vehicles driven there.

Inspection stations set their own fees, so you will need to call in advance to determine the cost. In addition to these fees, when you take the inspection paperwork to your local tag office, you will also need to pay the state a \$100 inspection fee and \$18 title fee.

If you instead choose to have your vehicle inspected at your home or business, you must complete a Request for Inspection after submitting the requested documents by mail. Send the request to:

Attention: Salvage Unit

Motor Vehicle Division

P.O. Box 740384

Atlanta, GA 30374-0384

Your vehicle must pass inspection before a Georgia title or license plate will be issued.