

A salvage vehicle is a car that will cost more than its value to fix. This is what insurance companies call "totaled." Some vehicles actually look totaled: crushed beyond recognition. Others appear to be fine, but have some serious internal or structural issues that would cause a year's salary to rectify.

Usually, your insurance company issues a settlement and takes the vehicle. Sometimes, though, people wish to keep their salvaged vehicles instead.

Salvage Vehicle Options

If for some reason the vehicle stays with you and does not go to the insurance company, you have a few options. The insurance company, however, will notify the state within 10 days that the vehicle was judged totaled and that you chose to not accept a settlement. This puts the onus on you to make sure you take the proper measures with the vehicle.

Junk the Vehicle

One option is to sign the vehicle over to the county as junked.

The County of Hawaii and the City and County of Honolulu both provide the necessary forms online. You will have to visit a satellite city hall office on Maui or Kauai to pick up their forms. In some cases, the county will even come pick up the junker.

Sell the Vehicle

Another option is selling the car to a licensed salvage repair shop or salvage yard. First, get a salvage title at any satellite city hall office with the vehicle registration card, plates, title, and any paperwork that details the vehicle's condition.

Once the salvage title is issued, sign it over to an authorized rebuilder. A bill of sale will need to be part of this transaction.

Rebuild the Vehicle

Hawaii does not allow hobbyists or home mechanics to rebuild their vehicles for public road use. You must take it to an authorized salvage mechanic. Get a list of mechanics at your nearest satellite office; lists are not available online.