

If you've been in a major accident that resulted in a total loss for your vehicle, or if your vehicle was stolen and not recovered, you or your insurance company will need to apply for a salvage title.

The salvage title is an important part of your vehicle's history, especially if the vehicle is recovered or fixed and then put up for sale. Any potential buyer will then clearly see that the vehicle was once declared a total loss, which could be a critically important part of the buyer's decision-making process.

### How to Apply

Who applies for the salvage title depends on who is retaining ownership of the vehicle. Often, when an insurance company declares a total loss, the company takes ownership of the vehicle as part of the claims process. In this case, the insurance company must seek a salvage title.

If the owner retains the vehicle, the owner can apply for either a salvage title or an owner retained title. Either way, the process goes like this:

Complete a title application (RMV-1). This form is not available online. You need to go to a Massachusetts Registry of Motor Vehicles (RMV) office or call the RMV telephone center and have one sent to you.

Once the application is completed, you can turn it into any RMV office or mail it to the following address:

Attn: Salvage Title Department  
Registry of Motor Vehicles  
P.O. Box 55885  
Boston, MA 02205-5885

The application fee is \$50. Allow seven to 10 days for processing and delivery.

Massachusetts offers the following salvage titles and brands:

**Salvage:** This is the standard salvage title issued for a vehicle declared a total loss and sold for salvage. This vehicle cannot be repaired and will be sold for parts or scrap.

**Salvage Repairable:** This is the title issued to salvage vehicles that are to be repaired for further use. When it is issued, your vehicle is no longer legally driven and cannot be registered. Once repaired, the vehicle needs to undergo a salvage inspection and upon passing, can be designated as reconstructed or recovered theft.

**Owner Retained:** This is a type of salvage title issued when the vehicle owner keeps the vehicle after it was designated a total loss by the insurance company. It must be safe enough to operate on public ways and the owner must keep it actively registered. However, an insurance company may not want to cover it for collision and comprehensive.

**Recovered Theft:** This designation is required when a stolen vehicle that has been designated as salvage is recovered, repaired and retitled for use on the road.

**Reconstructed Prior Salvage:** Any vehicle more than 10 years old at the time of the accident is exempt from the salvage titling process, but must be designated as reconstructed prior salvage.

### Retitling a Salvaged Vehicle for the Road

If you have a vehicle that has been designated as salvage repairable and has been repaired and is ready for the road, you first need to have the vehicle inspected. This salvage inspection is a special process for which you must apply to the RMV and pay \$50.

Applications are available in PDF format and from RMV offices. Along with the application, you'll need to have the following:

Your current salvage title.

An appraisal from your insurance company.

Receipts from purchases of all major parts used to repair the vehicle. If there are used parts involved in the restoration, you also need to include the vehicle identification number (VIN) of the vehicle from which the parts were originally taken.

Bring all of the above to a designated RMV office for a salvage inspection. Salvage inspections are given by State Police on a walk-in basis during scheduled dates and times at specific RMV offices.

Pass a salvage inspection and your vehicle becomes eligible to be retitled as reconstructed or recovered theft, which will allow you to register the vehicle for the road.

However, the salvage designation will remain on the title, so that any future owners will understand that the car was once designated for salvage and repaired.