

Car accidents, severe weather, vandals?all of these are potential causes for an insurance company to declare your vehicle a total loss. When that happens, your insurance company will usually "buy" the car from you by replacing it, or you can arrange to keep the car yourself as a salvage vehicle.

If you choose to keep the car and rebuild it, or have it rebuilt, you will need a salvage title to work on the car, then to have it inspected. You will also need a salvage title before you can sell the car to someone else.

You can apply for a salvage title if you must replace at least six minor components of the car, or if it has been declared a total loss due to collision, flood, fire, hail, theft, vandalism, or other reason. This provision only applies to the car if it's less than 10 years old and has a value that exceeds \$1,500.

Visit your local tax collector's office to apply for a salvage title. You will need the following:

- Current certificate of title with a note from your insurance company stating why the car is a total loss; this must be signed by your insurance agent.

- Odometer Disclosure.

- Appropriate fees.

When you receive your title, it will be marked "Flood Damage" or "Hail Damage" if the salvage occurred because of those events. A hail damaged car will lose that designation on the title after repair and inspection, but the flood designation will continually remain on the title from that point.