

Many Missouri residents refer to salvaged vehicles as "totaled" cars or trucks. But, in laymen's terms, a salvaged vehicle is simply one that an insurance company has determined will require repairs that cost more than the vehicle's current value. So, this means that it's possible for a 10-year-old vehicle with very minor damage to be declared a salvaged vehicle.

Obtaining a Salvage Title for Your Vehicle

A properly assigned Certificate of Title is necessary to prove that you are the legal owner of a particular vehicle. In August 2005, Missouri passed a law simplifying the titling process for residents who wished to retain ownership of their salvaged vehicles.

If your vehicle is still in working condition and your auto insurance company has paid a total loss claim, you can obtain a prior salvage title by submitting the following documentation to your nearest Missouri Department of Revenue office:

- An Application for Missouri Title and License, marked with the "Prior Salvage" designation

- Payment for your title fee of \$8.50, plus the \$2.50 processing fee

- The title for the vehicle

- An official safety inspection or ID/OD inspection

- A copy of the Notice of Vehicle Titling Requirements form

Once you've submitted the necessary paperwork, you can check on the status of your application by using the online inquiry service on the DOR's website.

Avoiding Salvage Fraud

Salvage fraud is a crime that occurs when an unethical motor vehicle dealer purchases a salvaged vehicle, makes a few minor repairs, and sells the car or truck to a customer who is unaware of the vehicle's history.

To minimize the risk of salvage fraud, it's important to be cautious when buying a used motor vehicle.

Remember the following tips:

- Run a vehicle history report to find out more about the car's past.

- Have a qualified mechanic of your own choosing inspect the vehicle.

- Test drive the vehicle under a number of different road conditions.

For more tips on buying a used motor vehicle, please see the Missouri Attorney General's All About Autos guide.