

A salvage vehicle has been so damaged by accident or act of nature that it would cost too much to repair it. An insurance company won't cover the cost of repairs if they do not declare the vehicle to be a salvaged vehicle. Contact your insurance company for their definition of what qualifies a vehicle as salvage.

Salvaged Vehicles

If your vehicle has been pretty beaten up, but can be repaired, you'll need to apply for a Salvage Certificate through your local county clerk's office.

When the vehicle gets repaired, you'll need to have it inspected. Complete and submit a notarized Application for Motor Vehicle Identification Certification. This helps prevent auto-related theft in Tennessee. There are several things you'll need to submit along with the application:

- Cause of damage

- Identification of all parts, new or used, that were used during repair, including:

 - Proof of purchase

 - The year, make, and VIN of the vehicle used parts were taken from

 - The seller's name and address

 - A receipt signed by both you and the seller

 - "Before pictures" of each quadrant of the vehicle showing all damage before the repair

 - The outstanding Salvage Certificate

The fee to convert a Salvage Certificate to a "Rebuilt" title is \$75 for individuals and \$85 for licensed dealers.

Non-repairable Vehicles

If your vehicle has been damaged beyond logical repair, the form used to apply for a Salvage Certificate can also be used to apply for a Non-repairable Certificate.

Protect Yourself

If you're considering purchasing a vehicle, especially from an individual, you should check out the website for the National Insurance Crime Bureau (NICB) or order a vehicle history report to find out if the vehicle has been seriously damaged.