

Vermont considers a vehicle to be salvage when it has been wrecked, destroyed, or damaged so badly that the inspecting insurance company considers it uneconomical to repair the vehicle, and the vehicle is not repaired by or for the owner. In other words, it's a total loss. Such a vehicle, if it is fewer than 10 years old, will need to be issued a salvage title.

The \$28 title will note SALVAGED VEHICLE when issued by the Department of Motor Vehicles. Many insurance companies will accept salvage vehicles only for liability coverage.

Purchasing a salvage vehicle has its risks. There have been many examples of dubious car dealers selling salvage vehicles under the facade of being mechanically sound.

This makes it important for you to have a licensed mechanic inspect a used vehicle before you buy it. Salvaged cars can be made to appear cosmetically new, making it easy for an inexperienced buyer to falsely conclude that the vehicle's engine is in prime condition. It's a problem Vermont's DMV, in conjunction with the Department of Justice, continues to battle.

To help protect you from being saddled with a deficient salvage vehicle, Vermont's Rebuilt/Salvage Title Application requires detailed information. Besides the usual name and address, all applicants must also provide answers to 22 questions including vehicle identification number (VIN), odometer reading, and full damage assessment.

The state will not issue a salvage title to any vehicle that is more than 10 years old.

As the application title suggests, vehicles can be rebuilt to roadworthiness, registered, and put back on the road. If this is the case, the title will indicate that the vehicle is rebuilt salvage. You can often get a great deal on such a vehicle, but again, you'll want to have it thoroughly inspected to make sure no serious damage remains.

Before you can register a rebuilt salvage vehicle, you'll need to have its vehicle identification number (VIN) verified by a law enforcement officer or an officer of the DMV. You'll use the same application form to get a rebuilt salvage title, and the title fee is \$28. The registration fee is an additional \$50 per year for gas-powered cars.

If you feel you were sold a salvage vehicle without your knowledge, contact:

Consumer Assistance Program

Morrill Hall-UVM

Burlington, VT 05405

(800) 649-2424 (Vermont only)

(802) 656-3183