

A salvage vehicle is one that has been so damaged due to a wreck, flood, or some other cause that it's uneconomical to repair it. An insurance company won't cover the cost of repairs if they do not declare the vehicle to be salvage. Contact your insurance company for their definition of what qualifies a vehicle as salvage.

Salvage Certificate Application

Before you make plans to get rid of your salvage vehicle (this includes selling it to an individual, allowing it to be put on an auction block, or recycling it to a salvage, or "junk," yard) you must complete a Salvage Certificate Application and submit it to your local DMV office along with all other vehicle documentation (the vehicle's title, registration, etc.). The fee for a salvage certificate is \$15.

If your vehicle has been deemed salvage but you wish to repair it, you must obtain a reconstruction title packet from your local DMV office or by calling (800) 642-9066 or (304) 558-3900. Unfortunately, these packets aren't available online. You can have the vehicle repaired and then re-register it, but its title will always be branded "reconstructed" or "salvage."

Cosmetic Total Loss

A cosmetic total loss occurs when the vehicle is deemed to be a total loss, but the damages are entirely cosmetic. Unlike a salvage vehicle, a vehicle that is a cosmetic total loss should require no repairs in order for it to operate both legally and safely in West Virginia.

If your vehicle is a cosmetic total loss, you must complete an Application for Cosmetic Total Loss Certification. The fee is \$10.

West Virginia Floods

Some parts of West Virginia have had serious flooding problems over the past several years, which have led to widespread home and vehicle damage. By law, a dealer or an individual selling a vehicle is supposed to tell you if a vehicle was once considered salvage; unfortunately, this doesn't mean they will.

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