

When a vehicle has been wrecked or damaged so badly that the cost of repairing or rebuilding is 80% or more of the cost to completely replace the vehicle, then it's considered a salvage. Often it's then taken to a salvage yard for destruction.

Before getting rid of your salvage vehicle, however, you must apply for a salvage certificate of title. If you're handling the damaged vehicle through an insurance company, usually the insurance company will take care of this for you. If you're not affiliated with an insurance company, please call DMV Customer Service at (850) 617-2000 for instructions on obtaining a salvage title. You can also download the Application for Salvage Title.

To obtain a salvage title, bring the following to your tax collector's office:

Completed Application for Salvage Title.

One of the following: the vehicle's original Florida certificate of title, the Manufacturer's Certificate of Origin (MCO), or an out-of-state title.

Applicable fees (contact your local office for fee schedule, as it may vary by county).

When Rebuilding is a Possibility

Sometimes a car has suffered extensive damage, but doesn't meet the 80% rule to be legally declared salvage. In that case, a Salvage Rebuildable title may be issued.

The tricky part begins when you wish to purchase a vehicle that has been rebuilt from salvaged parts. This industry has been damaged by too many cases of fraud and dishonesty, so protecting yourself is very important.

A rebuilt vehicle should always have a notice on the title stating that it is rebuilt. The owner will also receive a decal that must be placed on the car, signifying its rebuilt status.

Buyer Beware

It's a third-degree felony to knowingly misrepresent a rebuilt vehicle to a prospective buyer. But unfortunately, it still happens. You can protect yourself as a buyer by requesting a title search on the vehicle.

For a reasonable fee, you can order a vehicle history report. It can tell you where the car was previously registered, whether the vehicle was salvaged, recalled or damaged by flood, and also if the odometer reading is correct.