Salvage Vehicle Process
Salvage Vehicles. Who Needs to Apply and What about Coverage

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Title Types and Definitions

Massachusetts Classifies titles into types with sub-brands. A sub-brand is a secondary status that must be attached as a defining characteristic to a title to specify, as in the case of salvage vehicles, the occurrence that caused the damage.

- **Clear Title** – A clear title is issued to a vehicle with no previous salvage notations, sub-brands or legends.
- **Salvage** – A salvage title is issued to a vehicle that has been declared at total lost resulting from collision, theft, fire, vandalism, salt, flood or other occurrence. Salvage titles are broken down into two categories:
  - **Repairable** – A repairable salvage title is issued to a vehicle that has been declared a total loss, but can be repaired. This title type requires at least one sub-brand of collision, theft, fire, vandalism, salt, flood or other.
  - **Parts Only** – A parts only title is issued to a vehicle that has been declared a total loss and also unrepairable due to extensive damage. The vehicle can never be re-titled or registered in Massachusetts. A parts-only title does not require a sub-brand.
- **Reconstructed** – A reconstructed title is issued to a vehicle that was previously titled as salvage-repairable, has been repaired and has passed a salvage inspection. This title requires at least one sub-brand of collision, theft, fire, vandalism, salt, flood or other.
- **Recovered Theft** – A recovered theft title is issued to a vehicle previously titled as salvage-repairable with a theft sub-brand. These vehicles must have minimal damage. This title always requires the sub-brand of theft and may also have other sub-brands (if applicable).
- **Owner-Retained** – An owner retained title is issued when an insurance company deems a vehicle to be a total loss and the owner chooses to retain possession of the vehicle. The vehicle must have an active registration and be capable of being legally driven.
Brands on Salvage Titles

Each salvage title requires a primary brand and a secondary brand. A primary brand indicates to a potential buyer that he/she is buying a salvage vehicle, and it also indicates the specific reasons the vehicle is considered salvage. A secondary brand describes the type of damage or event that caused an insurance company to declare a vehicle a total loss. These brands are placed on the salvage title as part of the salvage title application process.

There are two types of primary salvage brands: Repairable or Parts-Only. A Repairable brand (REPR) means the vehicle can be repaired and returned to its operating condition. A Parts-Only brand (PART) means the vehicle can never be registered in the Commonwealth. The insurance company that declares the vehicle a total loss determines whether a vehicle is branded “Parts-Only.”

Brands on Salvage Titles

There are seven types of secondary salvage title brands which tell a customer the event that caused the insurance company to declare his/her vehicle a total loss. These secondary salvage brands are:

- Collision (COLL)
- Fire (FIRE)
- Flood (FLOO)
- Flood/Salt (SALT)
- Theft (THEF)
- Vandalism (VAND)
- Other (OTHR) – (OTHR brand applies only when the event that caused the vehicle to be declared a total loss was not collision, fire, flood, salt, theft or vandalism)

Note: Other (OTHR) is to be used only when the listed brands cannot describe the event which caused the vehicle to be salvage.
What is a Salvage Vehicle

A total loss salvage motor vehicle is a motor vehicle:

1. Which has been stolen and unrecovered, or
2. Which has been wrecked, destroyed, or damaged by collision, fire, water, or other occurrence to such an extent that the owner or, if the vehicle was insured, the insurer considers uneconomical to repair
3. If a vehicle has been declared a total loss the owner or, if insured, the insurance company must apply for a Salvage Title.

Title Fees

Following are the salvage vehicle title and inspection fees:

<table>
<thead>
<tr>
<th>Transaction Name</th>
<th>Associated Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salvage Title</td>
<td>$50.00</td>
</tr>
<tr>
<td>Owner-Retained Title/Prior Owner-Retained Title</td>
<td>$75.00</td>
</tr>
<tr>
<td>Reconstructed Title</td>
<td>$75.00</td>
</tr>
<tr>
<td>Recovered Theft Title</td>
<td>$75.00</td>
</tr>
<tr>
<td>Salvage Inspection</td>
<td>$50.00</td>
</tr>
</tbody>
</table>
What is a Salvage Vehicle

A total loss salvage motor vehicle is a motor vehicle:

4. **Passenger vehicles** ten (10) or more model years old at the date of the event which caused the vehicle to be declared a total loss are exempt from the Salvage Title process.

5. A vehicle with a Salvage Repairable Title cannot be registered until the vehicle has passed the required Salvage Inspection. (See Salvage Inspection section)

**Please note:** Once a Salvage Title has been issued in Massachusetts or in any other state, the Salvage Title and Salvage Inspection process as stated in M.G.L. Ch9.0D must be completed regardless of the age of the vehicle. The salvage classification is permanent and remains part of the vehicle history. A Salvage titled vehicle can never be issued a Clear title.

What is a Private Passenger Vehicle

**MAIP Rule 27:**

**RULE 27. PRIVATE PASSENGER DEFINITION**

A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.
What is a Private Passenger Vehicle

MAIP Rule 27:

RULE 27. PRIVATE PASSENGER DEFINITION

B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and
1. has a gross vehicle weight rating of less than 10,000 pounds or has a vehicle rating group assigned to it by the Automobile Insurers Bureau of MA (AIB), and
2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.

C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.

D. An eligible vehicle under this rule whose title has been transferred to a trust may be insured under a policy issued by assignment through the MAIP, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.
What is a Private Passenger Vehicle

AIB Rule 27:

RULE 27. PRIVATE PASSENGER DEFINITION

A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.

B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and

1. has a gross vehicle weight rating of less than 10,000 pounds or has a Vehicle Rating Group, and
2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured’s business of installing, maintaining or repairing furnishings or equipment.

C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
What is a Private Passenger Vehicle

D. At the option of the company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, “Coverage For Anyone Renting An Auto To You,” must be attached to the policy.

Salvage Vehicle Process

Salvage Vehicle Process

There are two types of titles issued as a result of a total loss:

1. **Owner Retained Total Loss Title**: An Owner Retained Total Loss Title is issued to a vehicle that has been declared by the insurance company to be a total loss resulting from fire, vandalism, collision or flood and for which a total loss settlement has been paid. **This vehicle is registered and can be driven**. The owner of the vehicle has chosen to retain title to the vehicle.

   If the vehicle is a Recovered Theft, you must apply for a Salvage title.
2. **Repairable Salvage Title** – A Repairable Salvage Title is issued to a vehicle that has been declared by the insurance company to be a total loss resulting from fire, vandalism, collision and flood and for which a total loss settlement has been paid. The owner has chosen to retain the title and has decided to repair the vehicle back to its operating condition. Although the vehicle may be drivable, it cannot be driven until it passes a registry inspection. Therefore, it is important to note that this vehicle will be considered unregistered by the Registry and law enforcement authorities.

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**Salvage Vehicle Process**

The Decision Process

**The Decision Process** – It is important for the customer to make the right decision about whether to apply for an Owner Retained or Repairable Salvage title. Once an Owner Retained title has been obtained, the owner cannot convert that title to a Reconstructed or Recovered Theft title without beginning the whole salvage process again with the purchase of a Repairable Salvage title and then proceeding through the registry inspection process, ending with the purchase of a Reconstructed or Recovered Theft title.
Salvage Vehicle Process

The Decision Process

The other concern is whether or not the customer intends to put physical damage coverage back on the vehicle. Most companies remove all physical damage coverage after a total loss payment. Generally, companies will permit vehicles titled with a Reconstructed or Recovered Theft title to carry comprehensive and collision (after inspected by the company) because the vehicle has been reconstructed.

Owner Retained titled vehicle are drivable and, in many cases are not repaired. Since a total loss settlement has been made, the insurance company considers “Owner Retained” titled vehicles to have no value.

Salvage Vehicle Process

The Decision Process

- **Repairable Salvage** – If you choose to repair the vehicle, you should follow the steps necessary to obtain a Repairable Salvage title.
- **Owner Retained** – If you choose not to repair the vehicle, and your vehicle can be driven, then you should follow the steps necessary to obtain an Owner Retained total loss title.

**NOTE:** Once a Salvage Title has been issued in Massachusetts or in any other state, the Salvage Title and Salvage Inspection process as stated in M.G.L. Ch. 90D, must be completed regardless of the age of the vehicle. The salvage classification is a permanent and remains part of the vehicle history. A Salvage title vehicle can never be issued a clear title.
Salvage Vehicle Process

Exemptions:
According to M.G.L. Ch. 90D, s. 20B, passenger vehicles ten or more model years old at the date of the event, which caused the vehicle to be declared a total loss, are exempt from the salvage title process. Other Vehicles that are exempt from the salvage process include:
- A vehicle owned by the U.S. (unless registered under M.G.L. Ch. 90)
- A vehicle moved solely by animal power
- An implement of husbandry
- Special Mobile equipment
- Trailers
- Passenger vehicles ten or more years old at the time of loss
- Manufactured homes (see M.G.L. Ch. 140, s. 32Q)

Salvage Vehicle Process

Collecting the Salvage Inspection Fees
The RMV is collecting the fee for Salvage Inspections prior to the inspection. Consumers seeking a salvage inspection will need to go to an RMV Service Center prior to the inspection and bring with them the completed Application for Inspection of a Salvaged Motor Vehicle and the $50 salvage inspection fee.

There will be two different processes for collecting the fees; one for vehicles with Massachusetts Salvage Titles, and one for vehicles with out-of-state Salvage Titles.

NOTE: The application for Inspection of a Salvaged Motor Vehicle is returned to the customer. The customer must bring the application, previous salvage title, bills of sale for all of the major component parts and the original CPM receipt, to the salvage inspection site.
Repairable Salvage Process

RMV-1 As Application for Repairable Salvage Title

A. A salvage vehicle is one that is declared to be a total loss resulting from fire, vandalism, collision, theft, flood or salt damage. If the vehicle is retained by the owner after the total loss payment and the owner intends to repair the vehicle, the owner must apply for a Repairable Salvage title.

B. To apply for a Repairable Salvage title, within 10 days of receiving the total loss settlement, the owner must mail or bring to the Title Division, Registry of Motor Vehicles, P.O. Box 199100, Boston, MA 02119-9100 the following documents:
   1. The present certificate of title
   2. A completed application for Registration (RMV-1)
   3. A check or money order payable to MassDOT in the amount of $50 for the application fee

IMPORTANT NOTE: At this point, the vehicle is no longer registered and cannot be driven.

C. Within 30 days, the Registry will complete a review of the application and mail a new Repairable Salvage title to the owner. The title will be issued with the appropriate sub-brand (collision, fire, theft, etc.) indicating how the vehicle was damaged. This sub-brand will remain with the vehicle throughout the rest of its useful life.

D. If an insurance company makes a total loss settlement and takes title to the vehicle, it is the responsibility of the insurance company to apply for the Repairable Salvage title using the procedure described in B above.
Repairable Salvage Process

E. Once the vehicle is repaired, the owner must arrange to have the vehicle inspected by the Registry of Motor Vehicles. The consumer will need to go to an RMV branch office prior to the inspection and bring with them a completed application for inspection of a Salvaged Motor Vehicle and the $50 salvage inspection fee.

F. The application for Inspection of a Salvaged Motor Vehicle will be returned to the customer. The customer must then bring the application, previous salvage title, bills of sale for all of the major component parts and the original CPM receipt, to the salvage inspection site. Inspections are conducted on a walk-in basis.

Reconstructed or Recovered Theft Title

A. A Reconstructed Salvage is a vehicle that was previously titled as Repairable Salvage and has been repaired, inspected and title as a reconstructed vehicle. A Recovered Theft Salvage is a vehicle that was previously title as a Repairable Salvage-Theft and has been repaired, inspected and titled as a recovered theft vehicle.

B. To apply for a Reconstructed Salvage or Recovered Theft Salvage title, the owner must submit a completed RMV-1 signed by all owners of the vehicle along with the following documents:
   1. The salvage title;
   2. The current certificate of registration (if available);
   3. An approved inspection from completed by the inspector;
   4. A check or money order made payable to MassDOT in the amount of $75 for the application fee.
Reconstructed or Recovered Theft Title

Important note: The owner must obtain a new registration from the Registry at the time of application for the Reconstructed Salvage or Recovered Theft Salvage title. Do not leave the Registry Service Center without the new registration.

C. The Registry will review the form submitted. Upon determination by the Registrar that the forms are in order, the Registry will mail a new certificate of title with the notation Reconstructed or Recovered Theft within 30 days.

Owner Retained Title

A. An Owner Retained is a vehicle that has sustained minimal damage but has been declared a total loss by an insurance company and is retained by the owner. In order to apply for an Owner Retained title, the vehicle must be in drivable condition.

B. To apply for an Owner Retained title, within 10 days of receiving the total loss settlement, the owner must mail or bring to the Title Division, Registry of Motor Vehicles, P.O. Box 199100, Boston, MA02119-9100 a completed RMV-1 form as application for Owner Retained title and the following documents:
1. The present certificate of title;
2. A copy of the current certificate of registration;
3. An appraisal report from the insurance company;
4. A check or money order made payable to MassDOT in the amount of $75 for the application fee.
Owner Retained Title

C. Within 30 days, the Registry will complete the review of the application and mail the new Owner Retained title.

D. If you sell your Owner Retained titled vehicle, the new owner will be issued a Prior Owner Retained title.

Important Note: Your vehicle will remain registered and may be driven throughout the Owner Retained salvage title process.

Out-of-State Salvage Titles

All out-of-state salvage vehicles, regardless of the year of manufacture, must pass the Salvage Inspection before they can be registered.

The Registry does not honor out-of-state salvage inspections unless the Registrar and the motor vehicle administrators of those states have previously agreed to accept each others’ inspection. At this time, Massachusetts will only honor a New Hampshire salvage inspection if the inspection was done for a New Hampshire resident or a New Hampshire dealer. Massachusetts residents and Massachusetts dealers must have vehicles inspected in Massachusetts.

The Registrar may issue a Salvage Title in Massachusetts for a vehicle which has a Salvage Title from another state. If the vehicle is transferred from another state without a Salvage Title, the new owner or transferee must apply for a Salvage Title in Massachusetts.
Out-of-State Salvage Titles

Out-of-State Salvage Titles

New York State Salvage Certificates

If a Massachusetts resident or a Massachusetts licensed dealer purchases a vehicle with a New York Certificate (907A form), the purchaser must apply for a Massachusetts Salvage Title prior to selling the vehicle or taking the vehicle for a Salvage Re-Inspection. The reason, the 907A form is a certificate issued by an insurance company and is not a Salvaged Title issued by the State of New York.

Out-of-State Salvage Titles

Vermont Rebuilt Title with a Massachusetts Address

Vermont rebuilt titles that list a Massachusetts address as the owner’s address should not be accepted as a supporting document for a registration/title transaction. Some Massachusetts residents have been obtaining rebuilt titles from Vermont as a means of avoiding the required Massachusetts Salvage Title and Salvage Inspection Process.

The owner must follow these steps:
1. Apply for a Massachusetts Salvage Title
2. Pass a Massachusetts Salvage Inspection
3. Obtain a Massachusetts Reconstructed Title

Massachusetts and Vermont do not have a reciprocal agreement regarding “Salvage Inspections”. The reason for this is that Vermont doesn’t abide by the same strict standards that Massachusetts does when it comes to a salvage vehicle.
According to M.G.L. Ch. 90D, s. 20E, any person who takes possession of a motor vehicle for the purpose of junking or scrapping must surrender the vehicle’s Certificate of Title, Salvage Title, or any other document required by the Registrar as proof of ownership to the Registry of Motor Vehicles for cancellation within ten days of receiving the vehicle. The record pertaining to a scrapped or junked vehicle is labeled “Junk” and can never be titled or registered again in the Commonwealth.

For states that exempt certain motor vehicles from titling requirements because of age, a copy of the last vehicle registration will be proof of ownership.

Along with the Certificate of Title, Salvage Title or last registration for exempt vehicles, a completed Junking or Scrapping a Motor Vehicle form must be submitted: http://www.massrmv.com/Portals/30/docs/20265.pdf

The Junking or Scrapping a Motor Vehicle Form submitted without a Certificate of Title, Salvage Title or last registration for exempt vehicles is not acceptable. Instead of the Junking or Scrapping a Motor Vehicle Form, the salvager or recycler can stamp the bottom, left-hand corner of the Title, Salvage Title or registration for exempt vehicles. The stamp should contain the work “JUNKED” followed by the name of the salvager or recycler, and the printed name and signature of the authorized agent and date.

The Vehicle Identification Number must remain attached to any vehicle upon it’s destruction. Any vehicle for which a Title has been surrendered for junk cannot be re-titled or registered to operate.

Any questions should be directed to the Auto Theft Department at 857-368-8060.
Salvage Inspections

Once the salvage vehicle has been repaired, the vehicle must pass a salvage inspection before it can be registered. Inspections are done by the Massachusetts State Police. Inspection sites are located throughout the Commonwealth. All inspections are conducted on a first come first served walk-in basis. If you have any questions, call the Auto Theft Department at 857-368-8060.

At the salvage inspection, the inspector checks the vehicle identification number, the appraisal report, and bills of sale for all major component parts that were replaced. The salvage inspection is NOT a safety inspection.

Inspection Site Locations:

There are several walk-in inspection sites located throughout the Commonwealth. Inspection hours are from 8 am to 3 pm on the days* indicated.

*Please Note: Due to State Police staffing constraints, sites may not be open on some posted dates and times. Before visiting any of these sites, please call 857-368-8445 to verify that a site is open on that day.
## Salvage Inspections

### Salvage Inspection Sites:

<table>
<thead>
<tr>
<th>Inspection Site</th>
<th>Address</th>
<th>Days</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Bridgewater:</strong></td>
<td>MA Highway Department: Rte. 24, Exit 15 at Rte. 104 1580 Pleasant Street</td>
<td>Monday, Tuesday, Wednesday, Thursday, Friday</td>
</tr>
<tr>
<td><strong>Haverhill:</strong></td>
<td>MA Highway Department: Route 495, Exit 50 Route 97, Broadway</td>
<td>Tuesday, Wednesday and Thursday</td>
</tr>
<tr>
<td><strong>Northboro:</strong></td>
<td>MA Highway Department: Rout 20 at Rout 9</td>
<td>Monday, Tuesday, Wednesday and Friday</td>
</tr>
<tr>
<td><strong>Revere:</strong></td>
<td>MA Highway Department: 735 Washington Ave. West of Intersection of Rte. 60 and Rte.1 at Milden line near Linden Square</td>
<td>Monday and Friday</td>
</tr>
<tr>
<td><strong>Westfield:</strong></td>
<td>MA Highway Department: Route 20 93 East Main Street</td>
<td>Thursday</td>
</tr>
</tbody>
</table>

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**Salvage Inspections**

If the safety inspection sticker was removed from the vehicle windshield at the time of the damage appraisal and replaced with a rejection sticker, vehicle owners may submit the vehicle to any official inspection station for a valid safety inspection sticker any time after the vehicle has passed the salvage inspection and the vehicle has been properly registered.

**Note that the rejection sticker is valid for 20 calendar days from the date of inspection.**

A customer may contact the Massachusetts State Police Salvage Unit for information about whether or not a vehicle may be driven to the inspection or must be carried on a trailer.
Salvage Inspections

The purpose of the inspection is not to check road worthiness or the safety condition of the vehicle. All vehicles must pass a safety emission test within 7 days of registration.

The $50 Salvage Inspection Fee must be paid at the Registry Service Center prior to going to the inspection site. You must bring a completed application for inspection of a salvage motor vehicle, the current salvage title and the required fee to the RMV Service Center. All checks must be made payable to MassDOT.

Inspection Process

You must bring the following with you to the inspection site:

- A completed Application for Inspection of a Salvaged Motor Vehicle.
- The current salvage title.
- An appraisal report from the insurance company.
- Receipts evidencing acquisition of all major component parts used to restore the vehicle. In the case of used parts, include the vehicle identification number (VIN) of the vehicle from which the parts were taken. A list of major component parts are listed on the application for inspection of a salvage vehicle.
Salvage Inspections

Airbag Policy

If an airbag has been replaced with a used airbag purchased after January 1, 2004 a copy of the certificate of title for the vehicle that the airbag came from must be provided, regardless of whether the airbag was purchased in Massachusetts or out-of-state.

A used airbag is an airbag that has been removed from one vehicle and reinstalled in a salvage vehicle being rebuilt.

Salvage Title without Certificate of Title

Application for a Salvage Title without a Certificate of Title

Insurance companies and Massachusetts dealers (Class 2 or Class 3) applying for a salvage title may use the Affidavit in Lieu of Certificate of Title for Salvage Vehicles to certify that a valid Certificate of Title is not available for the vehicle (as detailed in M.G.L. Ch. 90D, s. 20(e)(1) or 20 (e)(2), which is included on the back of the affidavit. The standard $50 salvage title fee must be paid for this transaction.

If the vehicle is a passenger vehicle ten or more years old, the insurance company or dealer may use this new affidavit to apply for a certificate of title.

Note that the affidavit can be used as a substitute for the former vehicle owner’s certificate of title if, and only if, the certificate of title is not available and the insurance company or dealer has met all the requirements listed below.

http://www.massrmv.com/Portals/30/docs/21896.pdf
Salvage Title without Certificate of Title

Application for a Salvage Title without a Certificate of Title

When using the affidavit, insurance companies and dealers must fully complete the affidavit and certify that they meet all of the legal requirements listed.

**Requirements for Insurance Companies:**

Insurance Companies must submit the following documentation:

- Complete affidavit in Lieu of Certificate of Title for Salvage Vehicles.
  - It has paid a total-loss claim to the former owner of the vehicle
  - It has satisfied any existing lienholder
  - It has not been able to obtain the certificate of title from the former owner
  - It has made two written attempts to contact the vehicle’s former owner (via certified mail)
- Documentation of the total-loss claim paid to the former owner
- Legible copies of the two written attempts to contact the former owner (via certified mail)

**Requirements for Dealers:**

Dealers must submit the following documentation:

- Completed affidavit in lieu of certificate of title for salvage vehicle. The dealer must certify all of the following by signing the affidavit:
  - An insurer requested the dealer take possession of the vehicle as part of an insurance claim
  - A total-loss claim was **not** paid on the vehicle
  - The vehicle has been abandoned on the dealer’s property for more than 30 days
  - The dealer has made two written attempts to contact the vehicle’s former owner and any known lienholder (via certified mail)
  - The dealer has not been able to obtain the certificate of title from the former owner
- Documentation of the insurer’s request for the dealer to take possession of the vehicle
- Legible copies of the two written attempts to contact the former owner and any known lienholder (via certified mail)
Insurance Coverage

What about insurance coverage for vehicles that are now branded as salvage?

When the vehicle is a total loss, the insurance company removes all physical damage coverages.

Once repairs have been made and inspected as well as a new title being issued showing the reason for the total loss (the newly branded title) your client can apply for physical damage coverage according to Rule 58.

Insurance Coverage

Rule 58. Registry of Motor Vehicles Procedures (MAIP)

Salvage Title

All vehicle for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle as passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.
Thanks for attending!

If you have additional questions or need more information you can contact me:

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