

## THE R-TITLE PROCESS

1. You will file a claim with your insurance company who will send an adjuster to you (or direct you to a certain location) to have an estimate written.
2. If the claim exceeds the value of the vehicle (or is at least to the total loss threshold ...which is usually in the neighborhood of 80% of the vehicle value) the insurance company will deem the vehicle a total loss (aka total the vehicle).
3. The consumer is then given the option to take a settlement and allow the insurance company to take the vehicle or to “buy-back” the vehicle for an amount agreed upon with the insurance company. This amount is not usually negotiable, but you can always try if you feel the dollar amounts offered are unreasonable.
4. If you decided to “buy-back” the vehicle, the insurance company will instruct you to file for a Salvage. You will need to complete an MV-6 (<http://www.dot.state.pa.us/Public/DVSPubsForms/BMV/BMV%20Forms/MV-6.pdf>) and submit it with your PA Certificate of Title and copies of driver’s licenses for all parties listed on the title. You will mail it to the address on the form (I advise you use a traceable delivery method such as Priority Mail. Should your title be lost in the mail you will need to purchase a duplicate for \$53.00 prior to proceeding.) **NOTE: There is not a fee for the PA Certificate of Salvage.**
5. Once you receive the Certificate of Salvage (which could take several weeks) you will then be able to settle with the insurance company. (i.e. The insurance company will request a copy of the certificate as proof of salvage and will then pay you the agreed settlement amount. DO NOT provide them with the original Certificate of Salvage as you cannot complete the re-title process without it.)
6. With the Salvage Certificate in hand, and if all necessary repairs have been made to the vehicle, you can make an appointment for the Enhanced Inspection...that is where Cox Automotive can help. As an Enhanced Inspection Station and Online Business Partner we can both inspect and assist you in completing and filing your application for title and registration with PennDOT. (additional information regarding the specifics of the inspection available separately)

### NOTE:

1. You can begin repairs on your vehicle as soon as you reach an agreement with the insurance company.
2. Hail damage on body panels does not usually need to be repaired. You can legally operate the vehicle without repairing aesthetic damages. Windshields and other windows, if broken, will need to be replaced.
3. Once you file for a Salvage Certificate you cannot legally operate the vehicle on the roads. Regardless of the functionality of the vehicle, surrendering your title for a salvage certificate means that the vehicle is now documented as a “salvage” vehicle and the state will not allow you to drive the vehicle until it completes the Enhanced Safety Inspection. A note indicating this status will be found at the top of your Certificate of Salvage.
4. If you have rental coverage, your insurance company is likely to cease all rental coverage once a “buy-back” agreement has been reached. This means that it is likely that you WILL NOT have rental coverage in place until you have your car re-titled and back on the road. For some, the loss of transportation is not feasible.