

## HAIL DAMAGE TO MY VEHICLE - DO I HAVE TO GET A SALVAGE TITLE?

The following information only applies to vehicles 2011 or newer (less than 8 years old). It does not apply to commercial vehicles or trailers of any kind.

- Is your vehicle less than eight (8) years old (2011 or newer)?
  - Do you have a Wyoming title on the vehicle?
  - Has your insurance company declared your vehicle a total loss due to hail damage?
  - Does your hail damage to the vehicle exceed 75% of its retail cash value?
  - **Wyoming law requires you to get a SALVAGE TITLE.**
  - Under Wyoming law, failure to obtain the properly branded title is a misdemeanor and punishable by a fine of up to \$750, imprisonment or both. *This only applies to vehicles less than eight (8) years old (2011 or newer). Commercial vehicles and trailers are not required to get a salvage title.*
- **Steps you need to take to get a Salvage Title:**
  - Get a letter from your insurance company. The letter must state the vehicle is declared a total loss or that it has sustained damage exceeding 75% of the retail cash value **due to hail.**
  - Send or bring the original title and the insurance company letter to the County Clerk's office that issued the title. If your vehicle has a lien, the title may be held by the lienholder or financial institution. If this is the case, you will need to contact them for the original title.
- **What if I my leased vehicle was damaged in the hail storm:**
  - The lessee (customer) has 30 days to notify the lessor (company) of damage to the vehicle. After receiving notification, the lessor will apply for a branded title. The lessor must provide the original title and a letter from the insurance company stating that the vehicle is declared a total loss or it has sustained damages exceeding 75% of its retail cash value due to hail. The title and letter need to be sent to the County Clerk's office that issued the title.
- **There is a \$15 fee for issuing a branded title.**
- **What is the purpose of a branded title?** It protects consumers by informing them if a motor vehicle has been deemed a total loss by an insurance company.
- For information, call our Titles office at (307) 633-4247.