

DAMAGE FROM HAIL OR OTHER CAUSE TO MY VEHICLE –

DO I HAVE TO GET A SALVAGE/ “BRANDED” TITLE?

The following information only applies to vehicles that have sustained damage within the first eight (8) years of the life of the vehicle. It does not apply to commercial vehicles or trailers of any kind.

If you answer “Yes” to any of these question: Wyoming law requires you to get a SALVAGE TITLE.

- 1. Did the damage happen within the first eight (8) years of the life of the vehicle?**
2. Do you have a title on the vehicle?
3. Has your insurance company declared your vehicle a total loss due to damage?
4. If no insurance or no insurance information, does the damage to the vehicle exceed 75% of its retail cash value?

o 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 that sustained damage within the first eight (8) years of services. Commercial vehicles and trailers are not required to get a salvage title.

• **What is the purpose of a branded title why is it a crime not to obtain one?** This is a consumer protection law. It protects consumers/subsequent purchasers-owners of the vehicle by informing them if a motor vehicle has been deemed a total loss by an insurance company or has sustained damages exceeding 75% of its retail cash value.

• **Steps you need to take to get a Salvage Title:**

o Get a signed letter from the insurance company. The letter must state the vehicle is declared a total loss due to the damage it has sustained.

o Send or bring the original title and the signed letter from the insurance company to the County Clerk’s office. 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.

Or,

In the event that no insurance company was involved bring the original title and a repair estimate that the total estimated or actual cost of parts and labor to rebuild or reconstruct the motor vehicle to its pre-accident condition exceeds seventy-five percent (75%) of the actual retail cash value of the motor vehicle, as set forth in the most current edition of any nationally recognized automotive appraisal guide or other source approved by the Wyoming insurance department. The value of repair parts for purposes of this paragraph shall be determined by using the current cost of the repair parts to be used in the repair. The labor cost of repairs for purposes of this paragraph shall be computed by using the

hourly labor rate and time allocations that are reasonable and customary in the automobile repair industry in the community where the repairs are to be performed

- **What if I my leased vehicle was badly damaged:**

- o 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 damage. 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.**

- For information, call our Titles office at (307) 633-4247