

Motor Vehicle Procedure Manual
Title and Lien
Total Loss Settlements Involving Insurance Companies

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Legal Authority

[Section 319.30\(1\)\(a\), Florida Statutes](#), provides the meaning of the term “Certificate of Destruction” as the certificate issued pursuant to s.713.78(11) or s.713.785(7)(a).

[Section 319.30\(1\)\(g\), Florida Statutes](#), provides the meaning of the term “Independent Entity” as a business or entity that may temporarily store damaged or dismantled motor vehicles **or vessels** pursuant to an agreement with an insurance company and is engaged in the sale or resale of damaged or dismantled motor vehicles **or vessels**.

[Section 319.30\(1\)\(i\), Florida Statutes](#), provides the meaning of the term “late model vehicle” as a motor vehicle that has a manufacturer’s model year of 7 years or newer.

[Section 319.30\(1\)\(o\), Florida Statutes](#), defines “National Motor Vehicle Title Information System” (NMVTIS) means the national mandated vehicle history database maintained by the United States Department of Justice to link the state’s motor vehicle title records, including Florida Department of Highway Safety and

Motor Vehicle's title records and ensures that states, law enforcement agencies, and consumers have access to vehicle titling, branding, and other information that enables them to verify the accuracy and legality of a motor vehicle title before purchase or title transfer of the vehicle occurs.

[Section 319.30\(3\)\(a\)1.a.](#), Florida Statutes, states that a motor vehicle or mobile home is a “total loss” when an insurance company pays the motor vehicle owner to replace the wrecked or damaged motor vehicle with one of like kind and quality or when an insurance company pays the owner upon the theft of the motor vehicle or motor home. This includes all motor vehicles and mobile homes regardless of the year or make.

[Section 319.30\(3\)\(a\)1.b.](#), Florida Statutes, states that a motor vehicle or mobile home is a “total loss” when an UNINSURED motor vehicle or mobile home is a wrecked or damaged and the cost, at the time of the loss, or repairing or rebuilding the vehicle is 80 percent or more of the cost to the owner of replacing the wrecked or damaged motor vehicle or mobile home with one of like kind and quality.

[Section 319.30\(3\)\(a\)\(2\), Florida Statutes](#), states, “A motor vehicle or mobile home shall not be considered a “total loss” if the insurance company and owner of a motor vehicle or mobile home agree to repair, rather than to replace, the motor vehicle or mobile home. However, if the actual cost to repair the motor vehicle or mobile home to the insurance company exceeds 100 percent of the cost of replacing the wrecked or damaged motor vehicle or mobile home with one of like kind and quality, the owner shall forward to the department, within 72 hours after the agreement, a request to brand the certificate of title with the words “Total Loss Vehicle.” Such a brand shall become part of the vehicle’s title history.

[Section 319.30\(3\)\(b\), Florida Statutes](#), requires an insurance company which pays money as compensation for total loss of a motor vehicle or mobile home to obtain the certificate of title for the motor vehicle or mobile home, make the required notification to the National Motor Vehicle Title Information System, and, within 72 hours after receiving such certificate of title forward it to the Department of Highway Safety and Motor Vehicles for processing. Application for a salvage certificate of title or certificate of destruction must be made by the insurance company. **However, if the owner retains possession of a motor vehicle or mobile home in connection with a total loss claim settlement, within 72 hours after the motor vehicle or mobile home becomes salvage, may forward the certificate of title to the motor vehicle or mobile home to the department for processing. The department will issue the salvage certificate of title or certificate of destruction directly to the motor vehicle or mobile home owner.**

[Section 319.30\(3\)\(c\), Florida Statutes](#), requires that if the estimated costs of repairing the physical and mechanical damage to the mobile home are equal to 80 percent or more of the current retail cost of the mobile home, as established in any official used mobile home guide, FLHSMV shall declare the mobile home un-rebuildable and print a certificate of destruction, which authorizes the dismantling or destruction of the mobile home. This does not apply to mobile homes worth less than \$1,500 retail just prior to sustaining the damage that resulted in the total loss.

For a late model vehicle, seven years old or newer, with a retail value of at least \$7,500, as established in any official used car guide or valuation service, and when the estimated cost to repair the physical and mechanical damage to the vehicle are equal to 90 percent or more of the current retail value, FLHSMV shall declare the vehicle un-rebuildable and print a certificate of destruction, which authorizes the dismantling or destruction of the motor vehicle.

However, if the damaged motor vehicle (van), is equipped with custom-lowered floors for wheelchair access or a wheelchair lift, the insurance company may, upon determining that the vehicle is repairable to a condition that is safe for operation on public roads, submit the certificate of title to FLHSMV for reissuance as a salvage rebuildable title and the addition of the brand of "insurance declared total loss."

If a total loss vehicle has a current retail value of less than \$7,500, as established in any official used motor vehicle guide or valuation service, or the vehicle is not a late model vehicle, and the vehicle is damaged, wrecked, or burned to the extent that the only residual value of the motor vehicle is a source of parts or scrap metal or if the vehicle comes into the state under a title or other ownership document that indicates the vehicle is not repairable, is junked, or is for parts or dismantling only, the owner or insurance company shall obtain a certificate of destruction.

Although Florida law requires insurance companies to make the required notification to NMVTIS for salvage motor vehicles, proof that notification is not required to be submitted at the time of application for a salvage title or certificate of destruction. Proof of notification is still required from and must be submitted by an independent entity. See Documents Required and Special Instructions, J of this procedure for instructions for independent entities.

[Section 319.30\(9\)\(a\), Florida Statutes](#), provides that an insurance company may notify an independent entity that obtains possession of a damaged or dismantled motor vehicle to release the vehicle to the owner. The insurance company shall provide the independent entity a release statement on a form prescribed by FLHSMV authorizing the independent entity to release the vehicle to the owner or lienholder. The form must, at a minimum, contain the following:

1. The policy and claim number.
2. The name and address of the insured.
3. The vehicle identification number.
4. The signature of an authorized representative of the insurance company.

[Section 319.30\(b\), Florida Statutes](#), provides that the independent entity in possession of a motor vehicle must send a notice to the owner that the vehicle is available for pickup when it receives a release statement from the insurance company. The notice shall be certified by mail or by another commercially available delivery service that provides proof of delivery to the owner (at the owner's address) contained in FLHSMV's

records. The notice must state that the owner has 30 days after delivery of the notice to the owner to pick up the vehicle from the independent entity. If the motor vehicle is not claimed within 30 days after the delivery or attempted delivery of the notice, the independent entity may apply for a certificate of destruction or a certificate of title. For a complete definition of attempted delivery, see section Miscellaneous Information, X.

[Section 319.30\(9\)\(c\), Florida Statutes](#), provides that if FLHSMV's records do not contain the owner's address, the independent entity must do all of the following:

1. Send a notice that meets the requirements of 319.30(9)(b) to the owner's address that is provided by the insurance company in the release statement.
2. Identify the latest titling jurisdiction of the vehicle through use of the NMVTIS or an equivalent commercially available system and attempt to obtain the owner's address from that jurisdiction. If the jurisdiction returns an address that is different from the owner's address provided by the insurance company, the independent entity must send a notice that meets the requirements of 319.30(9)(b) to both addresses.

[Section 319.30\(9\)\(d\), Florida Statutes](#), provides that the independent entity shall maintain for a minimum of 3 years the records related to the 30-day notice sent to the owner, the results of the searches of the NMVTIS or an equivalent commercially available system, and the notification to the NMVTIS is made pursuant to 319.30(9)(e).

[Section 319.30\(9\)\(e\), Florida Statutes](#), provides that the independent entity shall make the required notification to the NMVTIS before releasing any damaged or dismantled motor vehicle to the owner or before applying for a certificate of destruction or salvage certificate of title.

[Section 319.30\(9\)\(f\), Florida Statutes](#), provides that upon applying for a certificate of destruction or certificate of title, the independent entity shall provide a copy of the release statement from the insurance company to the independent entity, proof of providing the 30-day notice to the owner, proof of notification to NMVTIS, proof of all liens satisfaction or proof of a release of all liens on the motor vehicle, and applicable fees. If the independent entity is unable to obtain a lien satisfaction or a release of all liens on the motor vehicle, the independent entity must provide an affidavit stating that the notice was sent to all lienholders that the motor vehicle is available for pick up, 30 days have passed since the notice was delivered or attempted to be delivered pursuant to this section, attempts have been made to obtain a release from all lienholders, and all such attempts have been to no avail. The notice to lienholder and attempts to obtain a release from lienholders may be written request delivered in person or by certified mail or another commercially available delivery service that provides proof of delivery to the lienholder at the lienholder's address as provided on the certificate of title and to the address designated with the Department of State pursuant to s. 655.0201(2) if such address is different.

[Section 319.30\(9\)\(g\), Florida Statutes](#), provides that the independent entity may not charge an owner of the vehicle storage fees or apply for a title under s.713.585 or s.713.78.

Description and Use

This procedure provides information and instructions to assist employees of the tax collector, license plate agent, and the Florida Department of Highway Safety and Motor Vehicles (FLHSMV) in processing total loss settlements involving insurance companies.

General Information

- A. Refer to Exhibit C of this procedure for information on when to apply for a salvage rebuildable title and when to apply for a certificate of destruction.
- B. When an insurance company pays a total loss settlement to replace a motor vehicle or mobile home with one of like kind and quality, it may not dispose of the motor vehicle or mobile home until a certificate of destruction or salvage certificate of title (branded either rebuildable or rebuildable flood) has been issued in its name. **Or, if an owner retains possession of a motor vehicle or mobile home after a total loss settlement is paid, the owner may directly apply for a salvage certificate of title or certificate of destruction and will be issued in the name of the owner.**
- C. An owner of an Uninsured/Self-Insured total loss mobile home must apply for a certificate of destruction when the estimated costs of repairing the physical damage is 80 percent or more of the current retail cost, as established in any official used mobile home guide, use Section 5 of form [Application for Salvage Title/Certificate of Destruction – HSMV 82363](#). A total loss is not applicable to Uninsured/Self-Insured when the estimated costs of repairing the mobile home is less than 80 percent of the current retail cost or when the mobile home is worth less than \$1,500 retail just prior to sustaining the damage.
- D. An “insurance company” of a total loss mobile home must apply for a certificate of destruction when the estimated costs of repairing the physical damage is 80 percent or more of the current retail costs, as established in any official used mobile home guide (Use Section 5 of form [HSMV 82363](#)). When the estimated costs of repairing the (insurance total loss) mobile home is less than 80 percent of the current retail costs a rebuildable title would apply. However, the salvage law is not applicable when the mobile home is worth less than \$1,500 retail just prior to sustaining the damage.

E. An insurance company or owner (including self-insured) must apply for a certificate of destruction when:

- A motor vehicle is seven (7) years or newer with a retail value of at least \$7,500, as established in any official used car guide or valuation service, and the estimated costs to repair the physical and mechanical damage to the motor vehicle are 90 percent or more of the current retail value (Use Section 6 of form [HSMV 82363](#)). To calculate the model years included, take the current model year and subtract 6. This will give you the range of model years that would apply. Example: Current model year: 2024 – 6 = 2018. This would include 2018 model year vehicles and newer.
- A motor vehicle with a retail value of less than \$7,500, as established in any official used car guide or valuation service or if the vehicle is not a late model vehicle (more than seven model years old) and is damaged, wrecked or burned to the extent that the only residual value of the motor vehicle is a source of parts or scrap metal (Use Section 7, a of the form [HSMV 82363](#)).
- A motor vehicle with a retail value of less than \$7,500, as established in any official used car guide or valuation service or if the vehicle is not a late model vehicle (more than seven model years old) comes into Florida under a title or other ownership document that indicates the vehicle is not repairable, is junked or is for parts or dismantling only (Use Section 8 of the form [HSMV 82363](#)).
- The estimated costs of repairing the physical and mechanical damage to a mobile home (with a retail value of \$1,500 or more) are 80 percent or more of the current retail cost of the mobile home, as established in any official used mobile home guide (Use Section 5 of the form [HSMV 82363](#)).
- The insurance company or owner/self-insured may choose to request a certificate of destruction regardless of the age or value of the motor vehicle or mobile home if it deems necessary (Use section 9 of the form [HSMV 82363](#)).

F. An insurance company of a total loss motor vehicle, **or if an owner retains possession of a motor vehicle after a total loss settlement is paid**, may apply for a rebuildable certificate of title when:

- The motor vehicle being replaced has a retail value of less than \$7,500, as established in any official used car guide or valuation service or if the vehicle is not a late model vehicle (more than seven model years old) and has not been damaged, wrecked or burned to the extent that the only residual value of the motor vehicle is a source of parts or scrap metal (Use Section 7, b of the form [HSMV 82363](#)).

- The insurance company may choose to request a certificate of destruction in lieu of a rebuildable title, if the motor vehicle is worth less than \$7,500 or is not a late model vehicle (more than seven model years old) and has been damaged, wrecked, or burned to the extent that the only residual value of the motor vehicle is a source of parts or scrap metal (Use Section 9 of the form [HSMV 82363](#)).

G. An owner or self-insured total loss motor vehicle may apply for a rebuildable certificate of title when:

- A motor vehicle is seven (7) model years or newer with a retail value of at least \$7,500, as established in any official used car guide or valuation service, and the estimated costs of repairing the motor vehicle is 80-89% of the current retail cost of the motor vehicle, as established in any official used care guide or valuation service (Use Section 6, c, 3 of the form [HSMV 82363](#)).
- The owner/self-insured may choose to request a certificate of destruction in lieu of a rebuildable title, regardless of the value or model year of the motor vehicle (Use Section 9 of the form [HSMV 82363](#)).

H. The insurance company also has the option to request an “insurance-declared total loss,” which will be a salvage rebuildable title, in lieu of a certificate of destruction if the damaged vehicle (van) is equipped with custom-lowered floors for wheelchair access or a wheelchair lift and the insurance company deems that the vehicle is repairable to a condition that is safe for operation on public roads, see IV, I of this procedure (Use Section 11 of the form [HSMV 82363](#)).

I. The application and supporting documentation must be submitted to a tax collector’s office within seventy-two (72) hours after receiving the certificate of title from the owner.

J. The “Date of Loss” (self-insured) or the “Date Declared Total Loss and Compensation Paid” (insurance company) determines whether a salvage application must be processed under the old salvage law (prior to July 1, 2014) or the current law (effective July 1, 2014).

K. A certificate of destruction issued prior to July 1, 2014, cannot be cancelled/revered, and reprocessed as a rebuildable under the current salvage law (effective July 1, 2014), as the date of loss was prior to July 1, 2014.

Electronic Signature Process for Total Loss Settlement Vehicles for Certificate of Destruction only when the Title is Lost or Not Available

If not using the form [Power of Attorney – HSMV 82053](#) with an electronic signature, follow the appropriate instructions in section Documentation Required and Special Instructions of this procedure.

- A. An insurance company authorized and licensed to do business in Florida will email form [HSMV 82053](#) to the owner/insured.
- B. The owner/insured will electronically sign (e-sign) form [HSMV 82053](#) and send it back to the insurance company, authorizing the insurance company to act on behalf of the owner/insured as the owner/insured's attorney in fact.
- C. The insurance company will complete:
 - Form [Application for Duplicate or Lost in Transit/Reassignment for a Motor Vehicle, Mobile Home, or Vessel Title Certificate – HSMV 82101](#), in the applicable sections to apply for a certificate of title on behalf of the owner.
 - Form [HSMV 82363](#).
 - Form [Electronic Signature Agreement – HSMV 82052](#).
- D. The insurance company will take documents and lien satisfaction, when applicable, to a tax collector's office. The tax collector's office will process a certificate of destruction.

Documentation Required and Special Instructions:

To apply for a Florida salvage certificate of title or certificate of destruction, the following documentation must be submitted:

- A. All insured motor vehicles or mobile homes declared a total loss as a result of being wrecked or damaged. When the insurance company pays to replace the motor vehicle or mobile home, an application for a Florida salvage certificate of title or a certificate of destruction must be made by the insurance company. **If an owner retains possession of a motor vehicle or mobile home after a total loss settlement is paid, the owner may directly apply for a salvage certificate of title or certificate of destruction and will be issued in the name of the owner.** Under the following circumstances, the documents listed should be submitted:

1. If the motor vehicle or mobile home is titled in Florida and the certificate of title is available for transfer to the insurance company **or the owner retains possession of the motor vehicle or mobile home:**

- a. The certificate of title must be assigned in the "Transfer of Title by Seller" section by the owner(s) transferring interest to the insurance company, **if applicable**. The insurance company's name must appear as the purchaser.

All required odometer information must be entered in this section. See Procedure [TL-09](#). It is necessary that the selling price (settlement amount or purchase price) of the motor vehicle or mobile home be shown in the "Transfer of Title by Seller" section of the Florida certificate of title. **An odometer declaration is required when the owner retains possession of the motor vehicle.**

- b. Form [HSMV 82363](#) completed by an authorized agent of the insurance company **or completed by the owner if the owner retains possession of the motor vehicle or mobile home, marked as Salvage by Owner Retained (Insurance Paid Settlement) on the form HSMV 82363 (Rev. 07/24)**
- c. Lien satisfaction(s), for any liens, as shown on the motor vehicle records of this or any other state, if applicable.
- d. Title fees.

A salvage (rebuildable or rebuildable flood) certificate of title or certificate of destruction will be issued in the name of the insurance company **or, if an owner retains possession of a motor vehicle or mobile home, in the name of the owner** as shown on the form [HSMV 82363](#).

2. If the motor vehicle or mobile home is titled in Florida and the certificate of title is unavailable for transfer to the insurance company: A form [HSMV 82101](#) completed in the applicable section, by owner.
 - a. The verification portion of form [HSMV 82101](#) must be completed. Refer to the verification process in Procedure [TL-05](#).
 - b. A form [HSMV 82101](#) completed in the applicable sections, by an authorized agent for the insurance company, as applicant for the certificate of title.

- c. Form [HSMV 82363](#) completed by an authorized agent of the insurance company.
- d. Lien satisfaction(s) for any liens, as shown on the motor vehicle records of this or any other state.
- e. Title fees, for duplicate title and transfer title.

A salvage (rebuildable or rebuildable flood) certificate of title or certificate of destruction will be issued in the name of the insurance company, as shown on the form [HSMV 82363](#).

- 3. If the motor vehicle or mobile home has never been titled in Florida, the dealer was in possession of the vehicle at the time of the total loss, the salvage is to remain in Florida and the insurance company has paid a total loss claim to the dealer:
 - a. The Manufacturer's Certificate of Origin (MCO) or the out-of-state certificate of title must be assigned by the dealer transferring interest to the insurance company. The insurance company's name must appear as the purchaser.
 - b. Form [HSMV 82363](#) completed by an authorized agent for the insurance company.
 - c. Form [Vehicle Identification Number and Odometer Verification – HSMV 82042](#), completed by the purchaser(s) with the motor vehicle identification number verified by **a Florida notary, Florida licensed dealer, law enforcement officer, military police officer, or Florida compliance examiner/inspector (Division of Motorist Services or tax collector employee).**

If the application is for a certificate of destruction and the proof of ownership is an out of state title, the vehicle identification number must be verified by a Florida law enforcement officer or a regional compliance Officer.

Form [HSMV 82363](#), may be used in lieu of the above listed form. Or,

An affidavit from the seller(s) and the purchaser(s) verifying that the vehicle identification number shown on the affidavit is identical to the vehicle identification number shown on the motor vehicle.

- d. Lien satisfaction(s), for any liens, as shown on the motor vehicle records of this or any other state, if applicable.
- e. Title fees.

A salvage (rebuildable or rebuildable flood) certificate of title or certificate of destruction will be issued in the name of the insurance company, as shown on the form [HSMV 82363](#).

4. For new or used motor vehicles or mobile homes that have never been titled in the State of Florida, purchased by an individual or company, the salvage is to remain in Florida and a title is needed for transfer to the insurance company:
 - a. The Manufacturer's Certificate of Origin (MCO) or out-of-state certificate of title must be assigned by the dealer transferring interest to the retail purchaser(s).
 - b. Form [Application for Certificate of Motor Vehicle Title – HSMV 82040 MV](#) or [Application for Certificate of Mobile Home Title – HSMV 82040 MH](#) completed by the retail purchaser(s).
 - c. Form [HSMV 82042](#), completed by the retail purchaser(s) with the motor vehicle identification number verified by **a Florida notary, Florida licensed dealer, law enforcement officer, military police officer, or Florida compliance examiner/inspector (Division of Motorist Services or tax collector employee)**.

Form [HSMV 82040 MV](#) or [HSMV 82040 MH](#), may be used in lieu of the above listed form HSMV 82042. Or,

An affidavit from the **individual** seller(s) and the purchaser(s) verifying that the vehicle identification number shown on the affidavit is identical to the vehicle identification number shown on the motor vehicle.

- d. Lien satisfactions, for any liens, as shown on the motor vehicle records of this or any other state, if applicable.
- e. Florida sales tax or specify sales tax exemption information on form [HSMV 82040 MV](#) or [HSMV 82040 MH](#).
- f. The Florida license plate number transferred to or purchased for the motor vehicle or a non-use affidavit. The mobile home decal number purchased for, or the RP decal transferred to or purchased for the mobile home. A non-use affidavit is not acceptable for mobile homes.
- g. Title fees.

When the certificate of title has been issued in the name of the retail purchaser(s), it must be completed for transfer to the insurance company **or if the owner retains possession**

of the motor vehicle or mobile home completed by the owner. Refer to Documentation Required and Special Instructions section, A, 1 of this procedure.

5. If the motor vehicle or mobile home is titled in Florida, **or titled out of state and physically located in Florida,** and the insurance company is unable to obtain the certificate of title for transfer to the insurance company, the following is required:
 - a. Indicate in Section 3 of form [Insurance Company Motor Vehicle Statement of Fact - HSMV 82090](#), what proof the insurance company has of the total loss payment to the owner or lienholder, including but not limited to:
 - Check number
 - The date owner accepted payment
 - The date of wire transfer or electronic payment transfer.
 - b. Form [HSMV 82363](#) completed by an authorized agent of the insurance company.
 - c. Lien satisfaction(s), for any liens, as shown on the motor vehicle records of this or any other state, if applicable, or proof that the total loss claim was paid directly to the lienholder.
 - d. Title fees.

A salvage (rebuildable or rebuildable flood) certificate of title or certificate of destruction will be issued in the name of the insurance company, as shown on the form [HSMV 82363](#).
6. If the motor vehicle or mobile home is titled in Florida with an electronic status; the insurance company paid a total loss claim directly to the lienholder and the title record needs to be transferred to the insurance company the following is required:
 - a. Form [Motor Vehicle Title Reassignment Supplement – HSMV 82994](#) completed by the owner of the motor vehicle or mobile home, transferring their interest over to the insurance company.
 - b. Form [HSMV 82363](#) completed by an authorized agent of the insurance company.
 - c. Title fees.
7. If the Florida certificate of title branded "REBUILDABLE" or "REBUILDABLE FLOOD" in the name of the insurance company **or in the name of the owner** has been transferred to an individual who is NOT rebuilding the motor vehicle:

- a. The Florida certificate of title completed for transfer to the purchaser.
- b. Form [HSMV 82363](#) completed as salvage by owner. The estimation of fees in sections 5 or 6 would not be applicable, however, the “rebuildable” or “rebuildable flood” block in one of these sections must be checked.
- c. Florida sales tax or check the box in section 13 on the form [HSMV 82363](#), which states the vehicle is exempt from Florida sales tax due to a settlement of an insurance claim.
- d. Title fees.

The purchaser who rebuilds the motor vehicle must follow rebuilt instructions as provided in [Procedure TL-37](#)

B. All insured motor vehicles or mobile homes declared a total loss as a result of being an unrecovered theft. Salvage certificate of titles issued for motor vehicles or mobile homes in the name of an insurance company under the following circumstances will be branded “Salvage Theft.” This does not include motor vehicles and mobile homes worth less than \$1,500 retail value.

- 1. If the motor vehicle or mobile home is titled in Florida and the certificate of title is available for transfer to the insurance company:
 - a. The certificate of title must be assigned in the “Transfer of Title by Seller” section by the owner(s) transferring interest to the insurance company. The insurance company’s name must appear as the purchaser.
 - b. Form [HSMV 82363](#) completed by an authorized agent of the insurance company. The customer must enter the last recorded odometer reading (previous) in all the odometer spaces on the required documentation. An affidavit must be submitted with the required documentation stating that a current odometer reading cannot be obtained because the motor vehicle has been stolen.
 - c. Lien satisfaction(s), for any liens, as shown on the motor vehicle records of this or any other state, if applicable.
 - d. Title fees.
- 2. If the motor vehicle or mobile home is titled in Florida and the certificate of title is unavailable for transfer to the insurance company:

- a. Form [HSMV 82101](#) completed in the applicable section, by owner. The verification portion of the form [HSMV 82101](#) must be completed. Refer to verification process outlined in Procedure [TL-05](#). A form [HSMV 82101](#) completed in the applicable section, by an authorized agent for the insurance company, as applicant for the certificate of title.
- b. Form [HSMV 82363](#) completed by an authorized agent of the insurance company. The customer must enter the last recorded odometer reading (previous) in all the odometer spaces on the required documentation. An affidavit must be submitted with all required documentation stating that a current odometer reading cannot be obtained because the motor vehicle has been stolen.
- c. Lien satisfaction(s) for any liens, as shown on the motor vehicle records of this or any other state, if applicable.
- d. Title fees. The duplicate title fee and the title transfer fee will be charged along with service fees for both transactions.

A salvage theft certificate of title will be issued in the name of the insurance company, as shown on the form [HSMV 82363](#).

3. If a used motor vehicle or mobile home titled in Florida was stolen from a retail purchaser (before the purchaser had a title issued in their name) and a title is needed for transfer to their insurance company, the following is required:
 - a. The Florida certificate of title completed for transfer in the “Transfer of Title by Seller” section to the retail purchaser(s).
 - b. Form [HSMV 82040 MV](#) or [HSMV 82040 MH](#) completed by the retail purchaser(s). The customer must enter the last recorded odometer reading (previous) in all the odometer spaces on the required documentation. An affidavit must be submitted with the required documentation stating that a current odometer reading cannot be obtained because the motor vehicle has been stolen.
 - c. A copy of the police theft report showing the owner of the motor vehicle or mobile home as the victim.
 - d. Florida sales tax or specify sales tax exemption information on form [HSMV 82040 MV](#) or [HSMV 82040 MH](#).

- e. The Florida license plate number transferred to or purchased for the motor vehicle, or a non-use affidavit. The mobile home decal number purchased for, or the RP decal transferred to or purchased for the mobile home. A non-use affidavit is not acceptable for a mobile home.
- f. Title fees.

When the certificate of title has been issued in the name of the retail purchaser, it must be completed for transfer to the insurance company (refer to section Documentation Required and Special Instructions, B.I).

- 4. If the motor vehicle or mobile home has never been titled and has been stolen from a Florida dealer, and the insurance company has paid a total loss claim:
 - a. The Manufacturer's Certificate of Origin (MCO) or out-of-state certificate of title must be assigned by the dealer transferring interest to the insurance company. The insurance company's name must appear as the purchaser.
 - b. Form [HSMV 82363](#), completed by an authorized agent of the insurance company. The customer must enter the last recorded odometer reading (previous) in all the odometer spaces on the required documentation. An affidavit must be submitted with the required documentation stating that a current odometer reading cannot be obtained because the motor vehicle has been stolen.
 - c. Form [HSMV 82042](#) completed by an authorized agent of the insurance company with the motor vehicle identification number verified by **a Florida notary, Florida licensed dealer, law enforcement officer, military police officer, or Florida compliance examiner/inspector (Division of Motorist Services or tax collector employee)**. Verification is not required on any new motor vehicle sold by a Florida or out-of-state licensed motor vehicle dealer; any mobile home; any trailer or semi-trailer with a net weight of less than 2,000 pounds; or any travel trailer, camping trailer, truck camper, or fifth-wheel recreation trailer. Or, an affidavit from the Florida dealer and an authorized agent of the insurance company verifying that the vehicle identification number shown on the affidavit is identical to the vehicle identification number shown on the motor vehicle.
 - d. Title fees.

5. For a new motor vehicle or mobile home that has never been titled and has been stolen from a retail purchaser who purchased the motor vehicle from a Florida or out-of-state dealer:
 - a. The Manufacturer's Certificate of Origin (MCO) must be assigned by the dealer transferring interest to the retail purchaser(s).
 - b. Form [HSMV 82040 MV](#) or [HSMV 82040 MH](#) completed by the purchaser(s). The customer must enter the last recorded odometer reading (previous) in all the odometer spaces on the required documentation. An affidavit must be submitted with the required documentation stating that a current odometer reading cannot be obtained because the motor vehicle has been stolen.
 - c. A copy of the police theft report showing the owner of the motor vehicle or mobile home as the victim.
 - d. Lien satisfaction(s), for any liens as shown on the motor vehicle records of this or any other state, if applicable.
 - e. Florida sales tax or specify sales tax exemption information on form [HSMV 82040 MV](#) or [HSMV 82040 MH](#).
 - f. Title fees.

When the certificate of title has been issued in the name of the retail purchaser, it must be completed for transfer to the insurance company (Refer to section Documentation Required and Special Instructions, B.I of this procedure).

6. For a used motor vehicle or used mobile home that has never been titled in Florida, has been stolen from a retail purchaser who purchased the motor vehicle or mobile home from a Florida or out-of-state dealer, and a title is needed for transfer to the insurance company:
 - a. The out-of-state certificate of title assigned by the owner(s) transferring interest to the Florida or out-of-state dealer. The dealer must reassign interest to the retail purchaser(s).
 - b. Form [HSMV 82040 MV](#) or [HSMV 82040 MH](#) completed by the retail purchaser(s). The customer must enter the last recorded odometer reading(previous) in all the odometer spaces on the required documentation. An affidavit must be submitted with the required documentation stating that a current odometer reading cannot be obtained because the motor vehicle has been stolen.

- c. Form [HSMV 82042](#) completed by the retail purchaser(s) with the motor vehicle identification number verified by **a Florida notary, Florida licensed dealer, law enforcement officer, military police officer, or Florida compliance examiner/inspector (Division of Motorist Services or tax collector employee)**. Form [HSMV 82040 MV](#) may be used in lieu of the above listed form. Or, an affidavit from the Florida dealer and the purchaser(s) verifying that the vehicle identification number shown on the affidavit is identical to the vehicle identification number shown on the vehicle. Verification is not required on any new motor vehicle sold by a Florida or out-of-state licensed motor vehicle dealer; any mobile home; any trailer or semi-trailer with net weight less than 2,000 pounds; or any travel trailer, camping trailer, truck camper, or fifth-wheel recreation trailer. If the vehicle identification number was not verified prior to the vehicle being stolen, the customer will not be able to process the application until the vehicle has been recovered.
- d. A copy of the police theft report showing the owner of the motor vehicle or mobile home as the victim.
- e. Florida sales tax or specify sales tax exemption information on form [HSMV 82040 MV](#) or [HSMV 82040 MH](#).
- f. The Florida license plate number transferred to or purchased for the motor vehicle, or a non-use affidavit. The mobile home decal number purchased for, or the RP decal transferred to or purchased for the mobile home. A non-use affidavit is not acceptable for a mobile home.
- g. Title fees.

C. When the insurance company has the Florida certificate of title branded “Salvage Theft” and the motor vehicle or mobile home is recovered substantially intact condition and is readily resalable without extensive repair to, or replacement of the frame or engine and the insurance company has sold the motor vehicle or mobile home to a retail purchaser:

- 1. When the motor vehicle or mobile home is sold and the Salvage certificate of title branded “Salvage Theft” is available:
 - a. The Salvage certificate of title must be signed in the “Transfer of Title by Seller” section by the insurance company transferring interest to the purchaser(s). The selling price and all required odometer information must be entered in labeled places. If the odometer reading shown in the “Transfer of Title by Seller” section of the Florida certificate of title is lower than the odometer reading shown in FLHSMV database, the

insurance company must submit a notarized affidavit which provides a description of the vehicle, explaining the “discrepancy/alteration” that is shown in the “Transfer of Title by Seller” section of the Florida title.

- b. An affidavit on insurance company letterhead describing the motor vehicle or mobile home and stating that the motor vehicle or mobile home was recovered in substantially intact condition.
- c. Lien satisfaction(s), for any liens, as shown on the motor vehicle records of this or any other state, if applicable.
- d. Florida sales tax or specify sales tax exemption information on form [HSMV 82040 MV](#) or [HSMV 82040 MH](#).
- e. The Florida license plate number transferred to or purchased for the motor vehicle, or non-use affidavit. The mobile home decal number purchased for the RP decal transferred to or purchased for the mobile home. A non-use affidavit is not acceptable for a mobile home.
- f. Title fees

2. If the Salvage certificate of title branded “Salvage Theft” is not available:

- a. Form [HSMV 82101](#) completed by an authorized agent of the insurance company.
- b. When duplicate Salvage certificate of title branded “Salvage Theft” is received follow instructions in Documentation Required and Special Instructions, D.1.

D. When the insurance company has the Florida certificate of title branded “Salvage Theft” and the motor vehicle or mobile home is recovered, but not in substantially intact condition, the insurance company must apply for a Salvage certificate of title (rebuildable or rebuildable flood) or a certificate of destruction.

- 1. If the Florida Salvage certificate of title branded “Salvage Theft” is available, the following items must be submitted:
 - a. The Salvage certificate of title in the name of the insurance company.
 - b. Form [HSMV 82363](#) completed by an authorized agent of the insurance company.

- c. Title fees.

A salvage (rebuildable or rebuildable flood) certificate of title or certificate of destruction will be issued in the name of the insurance company, as shown on the form [HSMV 82363](#).

- 2. If the Florida Salvage certificate of title branded “Salvage Theft” is not available:

- a. Form [HSMV 82101](#) completed by an authorized agent of the insurance company.
- b. When the duplicate Salvage certificate of title branded “Salvage Theft” is received follow instructions in Documentation Required and Special Instructions, E.1.

- E. If a motor vehicle or mobile home that was declared a Total Loss prior to January 1, 1990, as a result of theft is recovered in substantially intact condition and is readily resalable without extensive repair to, or replacement of the frame or engine and FLHSMV is holding the proof of ownership and form DHSMV-V-363A Report of Total Loss Settlement as previously required by Florida law, submit the following documentation to apply for a certificate of title in the name of the insurance company:

- 1. When FLHSMV is holding a Florida certificate of title and form DHSMV-V-363A, Report of Total Loss Settlement, submit the following:
 - a. Form [HSMV 82040 MV](#) or [HSMV 82040 MH](#) completed by an authorized agent of the insurance company. An indication that the vehicle was recovered in substantially intact condition must be made by the insurance company. This can be shown in the “Other” space provided on forms [HSMV 82040 MV](#) or [HSMV 82040 MH](#) in the “Non-Use and Other Certifications” section, or on a letterhead affidavit.
 - b. Title fees.
- 2. If FLHSMV is holding an out-of-state certificate of title or a Manufacturer’s Certificate of Origin (MCO) and a form DHSMV-V-363A, Report of Total Loss Settlement, submit the following:
 - a. Form [HSMV 82040 MV](#) or [HSMV 82040 MH](#) completed by an authorized agent of the insurance company. An indication that the vehicle was recovered in substantially intact condition must be made by the insurance company. This can be shown in the “Other” space provided on forms [HSMV 82040 MV](#) or [HSMV 82040 MH](#) in the “Non-Use and Other Certification” section, or on a letterhead affidavit.

- b. Form [HSMV 82042](#) completed by an authorized agent of the insurance company with the motor vehicle identification number verified by **a Florida notary, Florida licensed dealer, law enforcement officer, military police officer, or Florida compliance examiner/inspector (Division of Motorist Services or tax collector employee)**.

Form [HSMV 82040 MV](#) may be used in lieu of the above listed form. Verification is not required on any new motor vehicle sold by a Florida or out-of-state licensed motor vehicle dealer; any mobile home; any trailer or semi-trailer with a net weight of less than 2,000 pounds; or any travel trailer, camping trailer, truck camper, or fifth-wheel recreation trailer.

- c. Title fees.

The certificate of title will be issued in the name of the insurance company and may then be transferred to the purchaser. Documentation should be mailed by the insurance company directly to:

Florida Department of Highway Safety & Motor Vehicles

Direct Mail and Issuance, Rm #A330

2900 Apalachee Parkway, MS #72

Tallahassee, FL 32399-0622

- F. When a stolen motor vehicle or mobile home is recovered in substantially intact condition and is readily resalable without extensive repair to, or replacement of the frame or engine before the certificate of title has been received by the insurance company from the owner or the lienholder the insurance company may apply for a certificate title that has no brand. This is in lieu of a Salvage certificate of title branded "Theft." The appropriate certificate of title shall be applied for within 72 hours after receiving the certificate of title or proof of ownership from owner:

- 1. If the motor vehicle or mobile home is titled in Florida and the certificate of title is available for transfer to the insurance company:
 - a. The certificate of title must be assigned in the "Transfer of Title by Seller" section by the owner(s) transferring interest to the insurance company. The insurance company's name must appear as the purchaser. All required odometer information must be entered in this section (see procedure [TL-09](#)).
 - b. An affidavit on insurance company letterhead stationery describing the motor vehicle or mobile home and stating that the motor vehicle or mobile home was recovered in substantially intact condition and is readily resalable without extensive repair to, or replacement of the frame or engine.

- c. Form [HSMV 82040 MV](#) or [HSMV 82040 MH](#) completed by the insurance company.
 - d. Florida sales tax or specify sales tax exemption information on form [HSMV 82040 MV](#) or [HSMV 82040 MH](#).
 - e. A Florida license plate number transferred to or purchased for the motor vehicle, or a non-use affidavit. The mobile home decal number purchased for, or the RP decal transferred to or purchased for the mobile home. A non-use affidavit is not acceptable for a mobile home.
 - f. Title fees.
2. If the motor vehicle or mobile home has never been titled in Florida and the out-of-state proof of ownership is available for transfer to the insurance company:
- a. The certificate of title must be assigned in the transfer section of the out-of-state certificate of title by the owner(s) transferring interest to the insurance company. The insurance company's name must appear as the purchaser.
 - b. An affidavit on insurance company letterhead stationery describing the motor vehicle or mobile home and stating that the motor vehicle or mobile home was recovered in substantially intact condition.
 - c. Form [HSMV 82040 MV](#) or [HSMV 82040 MH](#) completed by the insurance company.
 - d. Form [HSMV 82042](#) completed by an authorized agent of the insurance company with the motor vehicle identification number verified by **a Florida notary, Florida licensed dealer, law enforcement officer, military police officer, or Florida compliance examiner/inspector (Division of Motorist Services or tax collector employee)**. Form [HSMV 82040 MV](#) may be used in lieu of the above listed form. Verification is not required on any new motor vehicle sold by a Florida or out-of-state licensed motor vehicle dealer; any mobile home; any trailer or semi-trailer with a net weight of less than 2,000 pounds; or any travel trailer, camping trailer, truck camper, or fifth-wheel recreation trailer.
 - e. Florida sales tax or specify sales tax exemption information on form [HSMV 82040 MV](#) or [HSMV 82040 MH](#).

- f. Florida license plate number is transferred to or purchased for the motor vehicle, or a non-use affidavit. The mobile home decal number purchased for, or the RP decal transferred to or purchased for the mobile home. A non-use affidavit is not acceptable for a mobile home.
- g. Title fees

Form [HSMV 82363](#) is not required in the above listed scenarios.

G. When the actual cost to repair the motor vehicle or mobile home to the insurance company exceeds 100 percent of the cost of replacing the wrecked or damaged motor vehicle or mobile home with one of like kind and quality and the owner is requesting to brand the certificate of title with the words "Total Loss." This process will "brand" the title as a "Total Loss" and will physically appear on the title as such. An inspection of the motor vehicle or mobile home is not required. The branded title is just a regular title with a "brand" which may be transferred to a purchaser when sold. This brand will alert the consumer that an insurance company has previously paid for repairs to the vehicle which exceeded 100 percent the value of the vehicle.

1. When the certificate of title is available:

- a. The certificate of title.
- b. A notarized or perjury clause affidavit (from the owner) describing the motor vehicle or mobile home; requesting the brand of "Total Loss" to be placed on the certificate of title.
- c. Title Fees.

2. When the certificate of title is not available:

- a. Form [HSMV 82101](#) completed by the owner.
- b. A notarized or perjury clause affidavit (from the owner) describing the motor vehicle or mobile home; requesting the brand of "Total Loss" to be placed on the certificate of title.
- c. Title fees.

H. When the insurance company is requesting the brand “insurance-declared total loss” (which will be a salvage rebuildable title) in lieu of certificate of destruction, (for a damaged vehicle that is equipped with custom-lowered floors for wheelchair access or a wheelchair lift) and the insurance company deems that the vehicle is repairable to a condition that is safe for operation on public roads:

1. When a certificate of title is available:

- a. The certificate of title completed for transfer from the owner to the insurance company.
- b. A form [HSMV 82363](#) completed by the insurance company. Item #11 on the form [HSMV 82363](#) must be checked.
- c. Title fees.

2. When the certificate of title is not available:

- a. Form [HSMV 82101](#) completed by the owner. When the duplicate certificate of title has been issued, it must be completed for transfer to the insurance company (refer to section Documentation Required and Special Instructions, L.I of this procedure).

I. When an insurance company notifies an independent entity that it may release a motor vehicle or **vessel** in its possession to the vehicle owner. An “Independent Entity” is a business that sells or resells damaged or disabled motor vehicles **or vessels** it temporarily stores pursuant to an agreement the entity has with an insurance company. “Independent Entity” does not include a wrecker operator, towing company, or a repair facility.

1. The insurance company provides the independent entity with a completed form [Insurance Company Motor Vehicle or Vessel Release Statement – HSMV 82089](#) to an independent entity. The form authorizes the independent entity to release the vehicle to its owner/insured.
2. After receiving a release statement, the independent entity must notify the owner that the motor vehicle **or vessel** is available for pick up as follows:
 - a. Notification must be sent via certified mail, return receipt requested, or another commercially available delivery service which can provide proof the form was delivered to the owner at the address reflected in department records, if FLHSMV’s record does not contain the owner address, the independent entity must:

- i. Send the Notice to the owner's address provided by the insurance company in the release letter.
 - ii. Verify the owner's address where the motor vehicle is currently titled as verified in NMVTIS. The notice must be mailed to both addresses if the address is different from FLHSMV's records.
 - b. Notification must inform the owner/insured that they have 30 days after receiving the notice (use date on return receipt requested/green card) to retrieve the motor vehicle **or vessel** from the independent entity. A suggested form "**Notice to Owner that Motor Vehicle or Vessel is Available for Pick Up**" is attached as Exhibit B. The independent entity must maintain all records related to the 30-day notice mailed to the owner for a minimum of three (3) years.
3. If the owner/insured does not claim the motor vehicle **or vessel** within 30 days of receipt of notification (use date on return receipt requested/green card to determine receipt of notification date), or if the certified notification letter is returned as unclaimed (use the attempted delivery date of the notice), the independent entity may apply for a certificate of title or destruction by submitting the following:
 - a. A completed form [HSMV 82040 MV](#), or a completed form [HSMV 82363](#), **or a completed form HSMV 82040 VS, for a vessel that is hull damaged as defined in Section 328.0015, Florida Statutes, the application must be submitted with the certification that the vessel hull is damaged**, in the name of the independent entity.
 - b. A copy of the completed [HSMV 82089](#).
 - c. One of the proofs of certified mail described below:
 - i. A copy of the certified mail postal paid receipt showing when the letter was submitted to the post office or another commercially available delivery service that provides proof of delivery for mailing.
 - ii. Proof of certified mailing to the owner, lienholder, and insurance company, when applicable, from the postal service or another commercially available delivery service. This proof may be an electronic record which verifies proof of mail along with address and the date of mailing.

- d. Provide proof of release notification letter sent to the owner's address provided by the insurance company and/or attempts made to deliver.
- e. A copy of the proof of reporting the vehicle to NMVTIS. See Miscellaneous, S. of this procedure for a list of approved NMVTIS data consolidators. Reporting to NMVTIS does not apply to any vehicle which is not motor driven (such as mobile homes, etc.).
- f. Provide proof of all lien satisfactions or proof of a release of all liens on the motor vehicle. The independent entity is required to obtain a lien satisfaction. If a lien satisfaction cannot be obtained, the independent entity must provide an affidavit stating the notice was mailed to all lien holders on record and that 30 days have passed since the motor vehicle **or vessel** was ready for pickup.
- g. Applicable Fees.

The independent entity may not charge a motor vehicle **or vessel** owner a storage fee or apply for title under labor and storing or towing and storing statutes.

Miscellaneous Information

- A. If a certificate of destruction (or un-rebuildable title issued prior to 10/01/00) has been issued or is being issued for a motor vehicle missing the vehicle identification number plate, the insurance company is not required to get a replacement decal affixed to the motor vehicle before it can be sold.
- B. If a salvage certificate of title is branded "un-rebuildable" (issued prior to 10/01/00), the motor vehicle or mobile home should not be rebuilt and will not be titled in the state of Florida. If the un-rebuildable motor vehicle is subsequently titled in another state and is returned to the state of Florida, the motor vehicle cannot be titled.
- C. If an un-rebuildable salvage motor vehicle (issued prior to 10/01/00) is dismantled and used for parts, the certificate of title branded "Salvage Un-rebuildable" should be sent to FLHSMV as stated in TL-35, section II.B.
- D. If an out-of-state certificate of title is branded salvage as a result of a theft loss, the first Florida purchaser, whether a licensed motor vehicle dealer or an individual, must obtain an affidavit on letterhead stationery from the insurance company stating that the motor vehicle was recovered intact and road operable or comply with procedure [TL-37](#) and obtain a rebuilt certificate of title.

- E. If a California certificate of title is received showing a brand of salvage, it has already been rebuilt in that state. Therefore, process the application for Florida certificate of title using the brand of rebuilt. An inspection is not required. However, if a California salvage certificate (in lieu of a title) is received with the notation of salvage, it has not been rebuilt in that state. Therefore, the customer must contact a Florida Bureau of Dealer Services regional office to follow the rebuild process.
- F. If an out-of-state certificate of title branded salvage is submitted as a result of damage, the first Florida purchaser, whether a licensed Florida dealer or an individual, must submit an affidavit advising FLHSMV if the motor vehicle was rebuilt and road operable when they purchased it or they must comply with procedure [TL-37](#) and obtain a rebuilt certificate of title.
- G. If a motor vehicle has been branded by the state of Florida as un-rebuildable (issued prior to 10/01/00) due to an error in the application by an insurance company, the only circumstances under which FLHSMV will accept an application for a corrected salvage certificate of title or regular certificate of title are as follows:
1. When an insurance company has paid to repair a motor vehicle rather than replace it with one of like kind and quality as originally declared. The insurance company must submit the salvage title and a letterhead affidavit explaining the circumstances and stating that the motor vehicle was repaired for the salvage title to be cancelled and the previous record reinstated. The previous owner will need to apply for a duplicate certificate of title and pay all title fees. Or, the insurance company must submit the salvage certificate of title, properly completed for transfer to the previous owner (insured), along with a letterhead affidavit stating the motor vehicle was repaired rather than replaced and was transferred to them in error. The previous owner must complete an application and pay title fees for a clear title to be issued in their name.
 2. When an insurance company has declared a motor vehicle a “total loss,” and has paid to replace the motor vehicle and then makes an error on the salvage application that causes the repair to equal or exceed 90 percent of the motor vehicle’s value, causing the motor vehicle to be branded as un-rebuildable (issued prior to 10/01/00), the insurance company must submit an affidavit on their letterhead stating the circumstances along with a correct application.
 3. When an insurance company submits the wrong certificate of title with the salvage application and the certificate of title has been issued, the insurance company must submit the salvage title and letterhead affidavit stating the wrong title was transferred to them in error, in order for the certificate of title to be cancelled and the previous record reinstated. The previous owner will need to apply for a duplicate certificate of title and pay all title fees.

Or, the insurance company must submit the salvage certificate of title properly completed for transfer to the previous owner, along with a letterhead affidavit stating the wrong title was transferred to them in error. The previous owner must complete an application and pay titles fees for a clear title to be issued in their name. the insurance company must resubmit their application with the correct certificate of title.

- H. A salvage rebuildable or rebuildable flood certificate of title can be reassigned from the insurance company to a dealer on the back of the salvage certificate of title and may be reassigned from dealer to dealer as many times as necessary. When the dealer sells the motor vehicle to a non-dealer, the dealer is responsible for submitting the customer's application for salvage rebuildable or rebuildable flood certificate of title to the tax collector's office within 30 days from the date of delivery. The form [HSMV 82363](#) should be marked as salvage by the owner. The estimation of fees in Section 5 or 6 would not be applicable, however, the "rebuildable" or "rebuildable flood" block in one of these Sections must be checked. If a dealer rebuilds a rebuildable vehicle, they must apply for a rebuilt title in their name prior to selling it.
- I. If an insurance company transfers a salvage rebuildable or rebuildable flood certificate of title back to the previous owner or a non-dealer, the previous owner or non-dealer may apply for a salvage rebuildable, rebuildable flood, or a rebuilt certificate of title. If the previous owner or non-dealer applies for a salvage rebuildable or rebuildable flood certificate of title, the form [HSMV 82363](#) should be marked as salvage by owner. The estimation of fees in Sections 5 or 6 would not be applicable, however, the "rebuildable" or "rebuildable flood" block in one of these sections must be checked.
- J. When an insurance company pays to replace a motor vehicle which is worth less than \$7,500 or is more than seven model years old, the insurance company must obtain a rebuildable certificate of title in its name (unless the vehicle has been damaged, wrecked, burned and the only residual value is for parts or scrap metal). If the motor vehicle has been damaged, wrecked, or burned and the only residual value is for parts or scrap metal, the insurance company must obtain a certificate of destruction for the vehicle. **If the owner retains possession of a motor vehicle after a total loss settlement has been paid, the owner may directly apply for the rebuildable certificate of title or the certificate of destruction and will be issued in the name of the owner.**
- K. A salvage certificate of title cannot be issued to an insurance company when the owner is paid to repair rather than replace a motor vehicle or mobile home.
- L. If the brand "Lease," "Taxicab," or "Police Car" is shown on a Florida certificate of title that is received with a salvage application it must be shown on the salvage certificate of title application also.

- M. Form [HSMV 82040 MV](#) or [HSMV 82040 MH](#) does not need to accompany a salvage application when form [HSMV 82363](#) is required.
- N. When a total loss is paid and the owner (seller) signs the certificate of title over to the insurance company, they should show the date they are signing the title over and not the actual date of the loss. The date the certificate of title is signed over to the insurance company would be used to determine the penalty date. The title is required to be transferred within 30 days. The 30-day period begins the day after the title is completed for transfer to the purchaser.
- O. When a certificate of destruction has been issued in error, the certificate must be mailed to the following address along with an affidavit of explanation (must specify a reason for the error) for it to be cancelled and the previous record reinstated:
- Florida Department of Highway Safety & Motor Vehicles
Direct Mail and Issuance, RM # A330
2900 Apalachee Parkway, MS #72
Tallahassee, FL 32399-0622
- P. If FEMA (Federal Emergency Management Administration) has bought a motor vehicle or mobile home because of a natural disaster, it does not have to take title in its name. The title should be reassigned by FEMA using the dealer's reassignment section.
- Q. If the application being submitted is for a certificate of destruction and the proof of ownership is an out of state title, **the identification number must be verified by a Florida notary, Florida licensed dealer, law enforcement officer, military police officer, or Florida compliance examiner/inspector (Division of Motorist Services or tax collector employee).**
- R. A certificate of destruction is re-assignable a maximum of two times before dismantling or destruction of the vehicle or mobile home is required.
- S. A list of the various NMVTIS data consolidators (for reporting purposes) are located on the website of the National Motor Vehicle Title Information System (NMVTIS) at:
https://www.vehiclehistory.gov/nmvtis_auto.html
- T. Frequently Asked Questions and Answers are attached to this procedure as Exhibit A.
- U. A "Notice to Owner that Motor Vehicle or Vessel is Available for Pick up" is attached as Exhibit B.

- V. A chart entitled “When to Apply for a Rebuildable Title and When to Apply for a Certificate of Destruction” is attached as Exhibit C.
- W. See forms appendix for a sample of the HSMV forms referred to in this procedure.
- X. Attempted delivery means the postmaster or commercial service attempted to deliver the notice but was unable to deliver the notice to the intended recipient. The postmaster or commercial service has documented the attempted delivery and provided a status back to the sender. Proof of this attempted delivery is the tracking manifest which shows a chronological date and timeline with details of the mailing process from start to finish.

FREQUENTLY ASKED QUESTIONS AND ANSWERS

1. What are the exact procedures for total losses involving mobile homes whose value falls below \$1500 and the owner decides to retain salvage? May the owner retain the mobile home without applying for a certificate of title in the Insurers name?

Yes. If the owner and insurance company agree for the owner to retain possession and ownership of the mobile home, the certificate of title may be retained by the owner since section 319.30(3)(b), Florida Statutes, states that nothing in this subsection to be applicable when a mobile home is worth less than \$1500 retail prior to sustaining damage that resulted in the total loss. If the insurance company takes possession of the mobile home, a regular certificate of title must be obtained in the name of the insurance company. The insurance company would then be able to sell the mobile home to anyone, including the previous owner.

2. What are the penalties if proper procedure is not followed?

Insurance companies are regulated by the Office of Insurance Regulations. Penalties for title fraud are covered in Florida Statute 319.33.

3. A vehicle is involved in an accident and the insurance company and the owner agree to repair rather than replace the vehicle. After the vehicle has been repaired, the owner is dissatisfied and demands that the insurance company pay him to replace the vehicle. The insurance company agrees and pays the owner for the vehicle, and the owner assigns the certificate of title to the insurance company. Is the insurance company required to obtain a salvage certificate of title to the vehicle?

Yes, **or if the owner retains possession of the motor vehicle after a total loss settlement is paid the owner may directly apply for a salvage certificate of title and will be issued in the name of the owner.**

4. If a motor vehicle is totaled due to unavailable parts, must an insurer obtain a rebuildable certificate of title if the amount of damage is over 90% with available new parts, e.g., used parts would prevent the certificate of title from being branded "Un-rebuildable" if they are readily available, new parts cause the total amount of damage to the motor vehicle to equal or exceed 90% damage?

When an insurance company pays a "total loss" settlement on a motor vehicle, they must apply for a Salvage certificate of title/certificate of destruction. A certificate of destruction must be issued when a motor vehicle is seven (7) model years or newer with a retail value of at least \$7,500, as established in any official used car guide or valuation service, and the estimated costs to repair the physical and

mechanical damage to the motor vehicle are equal to 90 percent or more of the current retail value. The Salvage certificate of title law does not address the use of new or used parts in computing the estimates of the cost of repair.

5. What is the proper procedure related to VIN Plate Replacement?
 - a. Interacting with local Bureau of Dealer Services and police agencies.
 - b. Ramifications if compliance is not met.

It is against the law for a person or company to have a motor vehicle in their possession that is missing the manufacturer's identification number plate. If all numbers have been removed, destroyed, altered, or defaced, the motor vehicle is considered contraband and subject to forfeiture. If the visible VIN is missing the insurance company must have a replacement decal affixed to the motor vehicle before it can be sold. The Bureau of Dealer Services personnel or police agencies dealing in auto theft must look for the confidential VIN number on the motor vehicle and make an affidavit on letterhead stationery stating what the number is and that a replacement decal is needed. If it is a motor vehicle that will have a certificate of destruction issued on it, a replacement decal is NOT required.

6. What procedure must be followed if an owner wishes to retain salvage on a mobile home whose value exceeds \$1,500 or a motor vehicle whose value is at least \$7,500, and the motor vehicle is model year of 7 years or newer?

What is required of the insurer that pays the Actual Cash Value?

Procedure TL-36 is the procedure to follow. The insurance company is required to apply for a Salvage certificate of title/certificate of destruction if they pay replacement value for a motor vehicle. The estimate of the cost to repair the motor vehicle determines whether a certificate of title will be issued, branded "Rebuildable," or if a certificate of destruction will be issued.

What is required of the motor vehicle owner who retains the salvage?

The motor vehicle owner is required to assign certificate of title to the insurance company making the total loss payoff. When the insurance company receives the certificate of title issued in their name, they must reassign it to the owner retaining the salvage.

7. Is there still a requirement that motor vehicles be declared a total loss if the repairs exceed 90% of the Actual Cash Value?

If the owner and the insurance company agree to repair the motor vehicle rather than replace the motor vehicle regardless of whether the repairs are less than or more than 90% percent of the value of the motor vehicle in undamaged condition, the motor vehicle is exempt from the Salvage certificate of title law. However, if the actual cost to repair the motor vehicle or mobile home to the insurance company exceeds 100 percent of the cost of replacing the wrecked or damaged motor vehicle or mobile home with one of like kind and quality, the owner shall forward to FLHSMV, within 72 hours after the agreement, a request to brand the certificate of title with the words "Total Loss Vehicle." If the insurance company pays the owner replacement value for the motor vehicle, the insurance company must apply for a Salvage certificate of title/certificate of destruction. If the estimate of the cost to repair the motor vehicle is equal to or exceeds 90% of the value of the motor vehicle in undamaged condition, a certificate of destruction will be issued. If the estimate is less than 90%, the Salvage certificate of title will be branded "Rebuildable."

8. Are self-insured groups excluded from state salvage titling procedures?

No. Section 319.30, Florida Statutes, states that when a self-insured motor vehicle is wrecked or damaged and the cost of repairing or rebuilding the motor vehicle is 90% or more of the cost to replace the motor vehicle with one of like kind and quality, it is a total loss therefore, they are required to apply for a certificate of destruction.

NOTICE TO OWNER THAT MOTOR VEHICLE OR VESSEL IS AVAILABLE FOR PICK UP

DATE: _____

This notice is to inform you as the owner or lienholder of record for the motor vehicle or vessel described below that you have 30 days after delivery of this notice to pick up your motor vehicle or vessel from the independent entity or business shown on this notice. You may contact this business to make arrangements to claim your motor vehicle or vessel at no charge.

If the motor vehicle or vessel is not claimed within 30 days after the delivery or attempted delivery of this notice, the independent entity or business has authority to apply for either a Certificate of Title or a Certificate of Destruction in their name pursuant to s. 319.30(9)(b), Florida Statutes.

As mandated under s. 319.30(9)(e), Florida Statutes, before any damaged or dismantled motor vehicle is released to the owner or application for a Certificate of Title or Certificate of destruction is made by the independent entity or business it will be reported to the National Motor Vehicle Title Information System.

Motor Vehicle Description			
Vehicle Identification Number:	Year:	Make:	Title Number:
Vessel Description			
Hull Identification Number:	Year:	Make:	Title Number:
Registered Owner			
Name of Registered Owner or Lienholder:			
Address:			
City:		State:	Zip:
Insurance Company that Authorized the Release on Form HSMV 82090:			Date of Authorized Release:
Name of the Independent Entity or Business where the Motor Vehicle or Vessel is Located			
Name of Entity or Business:			Telephone Number:
Address:			
City:		State:	Zip:
Printed Name of Authorized Agent:			

Note: This is a suggested form. This is not a prescribed form.

**WHEN TO APPLY FOR A CERTIFICATE OF DESTRUCTION AND WHEN TO APPLY FOR A REBUILDABLE
TITLE
INSURANCE COMPANY OR OWNER RETAINED (MOTOR VEHICLES)**

CERTIFICATE OF DESTRUCTION	REBUILDABLE
When a motor vehicle is seven (7) model years or newer with a retail value of at least \$7,500, as established in any official used car guide or valuation service, and the estimated costs to repair the physical and mechanical damage to the motor vehicle are equal to 90 percent or more of the current retail value (Use Section 6 of the form HSMV 82363).	When a motor vehicle is seven (7) model years or newer with a retail value of at least \$7,500, as established in any official used car guide or valuation service, and the estimated costs to repair the physical and mechanical damage to the motor vehicle is less than 90 percent of the current retail value (Use Section 6 of form HSMV 82363).
When a motor vehicle with retail value of less than \$7,500, as established in any official used car guide or valuation service or if the vehicle is not a late model vehicle (more than seven model years old) and is damaged, wrecked, or burned to the extent that the only residual value of the motor vehicle is a source of parts or scrap metal (Use Section 7. a of form HSMV 82363).	When a motor vehicle has a retail value of less than \$7,500, as established in any official used car guide or valuation service or if the vehicle is not a late model vehicle (more than seven model years old) and has not been damaged, wrecked, or burned to the extent that the only residual value of the motor vehicle is a source of parts or scrap metal (Use Section 7.b, of form HSMV 82363).
When a motor vehicle with a retail value of less than \$7,500, as established in any official used car guide or valuation service or if the motor vehicle is not a late model vehicle (more than seven model years old) comes into Florida under a title or other ownership document that indicates the vehicle is not repairable, is junked or is for parts or dismantling only (Use Section 8 of form HSMV 82363).	
Upon request regardless of make, value, or model year (Use Section 9 of form HSMV 82363).	

INSURANCE COMPANY OR OWNER RETAINED (MOBILE HOME)

CERTIFICATE OF DESTRUCTION	REBUILDABLE
The estimated costs of repairing the physical and mechanical damage to a mobile home (with retail value of \$1,500 or more) are equal to 80 percent or more of the current retail cost of the mobile home, as established in any official used mobile home guide (Use Section 5 of form HSMV 82363).	The estimated costs of repairing the physical and mechanical damage to a mobile home (with a retail value of \$1,500 or more) is less than 80 percent of the current retail cost of the mobile home, as established in any official used mobiles guide (Use Section 5 of form HSMV 82363).
Upon request regardless of make, value, or model year (Use Section 9 of form HSMV 82363).	

Note: a total loss is not applicable when the mobile home is worth less than \$1,500 retail prior to damage.

SELF INSURED OR OWNER (MOTOR VEHICLES)**CERTIFICATE OF DESTRUCTION****REBUILDABLE**

When a motor vehicle is seven (7) model years or newer with a retail value of at least \$7,500, as established in any official used car guide or valuation service, and the estimated costs to repair the physical and mechanical damage to the motor vehicle are equal to 90 percent or more of the current retail value (Use Section 6 of form HSMV 82363).	When a motor vehicle is seven (7) model years or newer with a retail value of at least \$7,500, as established in any official used car guide or valuation service, and the estimated costs of repairing the motor vehicle is equal to 80-89% of the current retail cost of the motor vehicle, as established in any official used car guide or valuation service (Use Section 6.c.3 of form HSMV 82363).
When a motor vehicle with a retail value of less than \$7,500, as established in any official used car guide or valuation service or if the motor vehicle is not a late model vehicle (more than seven model years old) and is damaged, wrecked, or burned to the extent that the only residual value of the motor vehicle is a source of parts or scrap metal (Use Section 7.a of form HSMV 82363).	
When a motor vehicle with a retail value of less than \$7,500, as established in any official used car guide or valuation service or if the motor vehicle is not a late model vehicle (more than seven model years old) comes into Florida under a title or other ownership document that indicates the motor vehicle is not repairable, is junked or is for parts or dismantling only (Use Section 8 of form HSMV 82363).	
Upon Request regardless of make, value, or model year (Use Section 9 of form HSMV 82363).	

Note: a total loss is not applicable when the estimated costs of repairing the motor vehicle is less than 80 percent of the current retail cost of the motor vehicle.

SELF INSURED OR OWNER (MOBILE HOME)**CERTIFICATE OF DESTRUCTION****REBUILDABLE**

The estimated costs of repairing the physical and mechanical damage to a mobile home (with retail value of \$1,500 or more) are equal to 80 percent or more of the current retail cost of the mobile home, as established in any official used mobile home guide (Use Section 5 of form HSMV 82363).	Not Applicable.
Upon request regardless of make, value or model year (Use Section 9 of form HSMV 82363).	Upon request, even when the estimated costs of repairing the mobile home is less than 80 percent of the current retail cost of the mobile home (Use section 5.f of form HSMV 82363).

Note: a total loss is not applicable when the estimated costs of repairing the mobile home is less than 80 percent of the current retail cost or when it is worth less than \$1,500 retail prior to the damage.

Revision(s) to Procedure

06/25: Removed “C. when the insurance company has the Florida certificate of title branded “Salvage Theft” and the motor vehicle or mobile home is recovered in substantially intact condition and is readily resalable without extensive repair to, or replacement of the frame or engine and the insurance company wants a certificate of title without a ‘salvage brand’ the following documentation is required,” from Documentation Required and Special Instructions section.

07/24: Updated Documentation Required and Special Instructions, A. with “If an owner retains possession of a motor vehicle or mobile home after a total loss settlement is paid, the owner may directly apply for a salvage certificate of title or certificate of destruction and will be issued in the name of the owner.” Updated Documentation Required and Special Instructions, J. with independent entity storing and releasing vessels; and with independent entity applying for certificate of title for vessels unclaimed.

06/26/23- Added instructions for the new Form HSMV 82040s

04/24/23 - Updated A.5 of Documentation Required and Special Instructions to: “If the motor vehicle or mobile home is titled in Florida, or titled out of state and physically located in Florida, and the insurance company is unable to obtain the certificate of title for transfer to the insurance company, the following is required:”

07/01/2019 - Implemented 2019 Legislative revisions to s. 319.30(9)(a) through (e) and adding “or lienholder”.

06/13/2019 - Conducted statutory review, added links to statutes, and removed “Note” headings. Added proof of payment for total loss claim options to Page 9(5)(b). Added proof of certified mail options to page 22(J)(3)(c). Revised information for when an insurance company can request a COD in lieu of a rebuildable title to Page 5(II)(G). Changed applicant to customer, added links to exhibits, forms, and forms appendix.
10/08/2014 - Added clarification of old law & current law on page 5, (J & K) and added information to letter O on page 24.

08/18/2014 – Updated information on pages 3-5, & Exhibit C.

07/17/2014 – Updated information on pages 10, 20, and 23.

07/02/2014 – Added information on pages 4, 23, Exhibit A. Added Exhibit C.

06/23/2014 – Added statutes on pages 1 & 2, information to section II, General Information on pages 3 & 4, item J and note to section V, Misc. Information on page 23, and updated information in Exhibit A, Questions and Answers.

06/20/2013 – Added/updated statutes on pages 2 & 3, notification requirements on page 19, and a link on page 22 (T).

10/23/2012 – Added new Section III., describing a new procedure, which allows insurance companies to process transactions with an esignature from the owner/insured only when the vehicle is a total loss settlement (certificate of destruction), and title is not available. Renumbered following sections accordingly.

11/18/2011 – Revised the NOTE on pages 8-12 to require the last recorded odometer reading be used.

08/05/2010 – Added new statutes to pgs. 1 & 2, letter “J” to Section III on pg. 19 regarding independent entity, letter “U” on pg. 22, and Exhibit B as a sample of a suggested though not prescribed notification form.

07/27/2007 – Added information on page 6 regarding a Salvage on an Electronic title.

04/20/2007 – Updated alternatives to receiving salvage titles/certificate of destruction.

06/07/2005 – Added Florida Statutes to page 1, added additional information on page 2 and added instruction for “insurance declared total loss” on pages 17 & 18.

Updated 1(c) on page 2 with the following language “Submit form HSMV 82090 – Insurance Company Statement of Fact to attest that they were unsuccessful in obtaining a vehicle title from the owner after the total loss payment has been paid. This form will take the place of the affidavit on insurance company letterhead.” Updated 5(a) on page 10. “Indicate in Section 3 of Form HSMV 82090, Insurance Company Motor Vehicle Statement of Fact, what proof the insurance company has of the total loss payment to the owner or lienholder, including but not limited to: Check number, Date owner accepted payment.”