

My Car Is Totaled: Can I Sell It?

Your car has been in an accident and the insurance company has decided it is totaled. What does that mean? **Your vehicle will cost more to repair than the insurance company has determined it will be worth when it is fixed.** You are left with a decision: Do you take the check from the insurance company and hand them the hunk of junk, or sell it yourself?

Why Would I Sell My Totaled Car?

Your car might be worth more to you as an independent sale than the cash the insurance folks are offering you. **They will be offering you an amount based on statistics listed in books, not necessarily the real world value of the car.** Depending on the make, model, and year, you may be driving a vehicle that does very well on the parts market and folks are looking for good condition body parts, engine components and even computer parts. You would have to do some research, but by bypassing the insurance agency, you'll be reaping the profits they would make by doing the same thing.

How Do I Sell My Totaled Car?

- **Have It Declared a Total** – Your insurance adjuster has to review the damage to the vehicle then complete a form declaring it a total. You would not accept the check the company offers you for what they think is the value of the car.
- **Obtain a Salvage Certificate** – Take the paperwork from the insurance company declaring your car a salvage to your department of motor vehicles and apply for a salvage certificate. This will replace its title. If somebody registers a salvaged car, it should be noted that some insurance companies may refuse to insure it, if it is insured, the rates will be considerably higher.
- **Research Value** – Check with a few local salvage yards and determine what the entire car is worth. Then also find out what various parts are in demand. Don't sell yourself short by comparing the salvage to cars sitting on used lots, as it is not necessarily a fair comparison.
- **Decide On a Buyer** – Who do you want to sell the car to?
 - If you are in the car repair business, you may have other contacts who will want the car for parts and understand what exactly they are buying.
 - You can take it to a car dealer – they will be buying it for parts and acting as the middle man, much like the insurance company was going to do.
 - You can try to sell it to the public, but you should be aware that local laws may hold you responsible for selling an unsafe vehicle, even if it has a salvage title.
 - Finally, your best option is to sell it directly to a salvage or junk yard.
- **Complete the Transaction** This sounds simple, yet there are still a couple things you should take into consideration. How do you get the car to the sales location? It may be sitting dead in your driveway. Will the buyer need to haul it away, or will they expect you to deliver it? You will need a sales document stating the sales price, the status of the vehicle, and the finality of the transaction.

If you sell the totaled car to [Junk Car Cash Out](#), we will take care of all the uncertainties. Located in Salt Lake City, UT, we will come to your house, haul the totaled car away, and pay you cash on the spot. Junk Car Cash Out pays top dollar for your totaled vehicle, no questions asked. Call us today at 801-441-2766 or [fill out our form online](#).