

Total Loss Insurance Checklist

A quick, practical checklist for what to do after your vehicle is declared a total loss.

Immediately (Same Day)

- Get the claim number and adjuster contact info.
- Take photos of the vehicle (all angles, interior, odometer, damage close-ups).
- Remove personal belongings from the vehicle (garage openers, paperwork, valuables).
- Ask where the vehicle is being stored (tow yard / body shop).
- Request a copy of the police report (if applicable).

Before Accepting the Settlement

- Request the insurer's valuation report (ACV breakdown).
- Confirm the trim level, mileage, and options are listed correctly.
- Check the comparable vehicles used in the valuation.
- Find your own comparable listings in your area (same year/trim/mileage).
- Gather receipts for recent repairs or upgrades (tires, brakes, battery, etc.).
- Ask whether taxes/registration fees are included (varies by state).
- Confirm whether your deductible applies (especially if not at fault).

Loan / Lease Checklist

- Contact your lender for the exact payoff amount.
- Confirm where the settlement check will be sent (you vs. lienholder).
- If upside down, check whether you have GAP coverage.
- If you have GAP coverage, contact the GAP provider immediately.

If You Want to Keep the Vehicle

- Ask the insurer about owner retention / salvage buyback.
- Confirm how much the payout will be reduced by salvage value.

- Ask whether the title will become salvage/rebuilt in your state.
- Check whether the car can be insured again after repairs.

Final Steps

- Confirm the date the insurance will take possession of the vehicle.
- Remove license plate if your state requires it.
- Cancel or transfer registration if needed.
- Transfer or update insurance coverage to your replacement vehicle.
- Keep a copy of all settlement documents for your records.

Smart Bonus Steps

- Ask for rental coverage details and return deadlines.
- Get written confirmation if the other driver is at fault.
- Track all communication (dates, names, emails).
- If the settlement feels low, negotiate before signing anything.

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