

How to fill out Form 1020 — Salvage and Recovered Theft Disclosure Statement

South Dakota · written against Form 1020 (no revision printed), issued under South Dakota Department of Revenue, Motor Vehicle Division, under SDCL 32-3-51.19 to 32-3-51.22

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Hail is a South Dakota industry, and this is the form that decides whether a hail-written car can be sold at all. The instruction at the head sets out the duty that catches owners rather than insurers: if the owner retains possession of the vehicle, the owner shall prior to sale or transfer of the title obtain a salvage title, and failure to do so is a Class 1 misdemeanor. That applies where an insurer or self-insurer declared the vehicle a total loss but the owner kept it - the common outcome when a payout is taken and the car stays in the yard. The statement itself is short: two yes-or-no questions and a declaration.

This sheet is not the form. Download the blank Form 1020 from the South Dakota Department of Revenue, Motor Vehicle Division at <https://sddor.seamlessdocs.com/f/1020?f=1020.pdf> — always take the current revision from the agency rather than a copy. Print this and keep it beside you while you complete theirs.

Every line, in the order you meet it

1	YOU	The vehicle, and where its title came from	Year, make, model, VIN, title number and the state that issued the title. Watch out: The title state is not decoration. A brand carried on another state's certificate is transferred onto the South Dakota one in the previous state field.
2	YOU	Was it determined to be a total loss?	Yes, No or N/A, against the printed definition covering fire, vandalism, collision, weather and submersion in water or flood. Watch out: The question is about what the insurer determined, not about what you think of the damage. A settlement letter calling it a total loss answers it.
3	YOU	The recovered theft question	Whether a South Dakota salvage-titled vehicle has been recovered and determined not to be salvage. Watch out: For most sellers this is N/A. It exists for the narrow case where a stolen car came back undamaged and the salvage brand has to come off the record.
4	YOU	The declaration, date and place	Day, month, place of signing, then printed names and signatures. Two pairs, for a jointly titled vehicle. Watch out: No notary is needed. What is needed is that this reaches the county treasurer before the car does, because the salvage title has to exist before the sale.

What gets this one rejected

- Selling first and disclosing afterwards. The duty runs the other way - the owner obtains the salvage title prior to sale or transfer, and doing it in the wrong order is a Class 1 misdemeanor.
- Ticking No on a car an insurer wrote off. Weather damage is named in the printed definition, which is why hail is the commonest South Dakota trigger for this form.
- Leaving the title state blank on an out-of-state certificate. Out-of-state title brands are displayed on all South Dakota titles in the previous state field, and the department needs to know where the record came from.
- Ticking the recovered-theft box on a vehicle that was never salvage-titled. That statement is about a South Dakota salvage-titled vehicle being brought back to an unbranded status, not about any recovered car.
- An insurance company trying to reassign a South Dakota title instead. The manual is explicit that South Dakota titles cannot be reassigned by an insurance company.

☒ Amber is what you write

☐ Grey is a block somebody else completes

The completed example follows overleaf.



State of South Dakota
Motor Vehicle Division
445 E. Capitol Avenue
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605-773-3541 <http://dor.sd.gov>

1020

Salvage and Recovered Theft Disclosure Statement

A
Instructions
Salvage Titles: State law requires that if an insurer, in settlement of a total loss insurance claim, or self-insurer acquired ownership of a vehicle determined a total loss, the insurer shall within 30 days of acquisition of the title, surrender it and apply for a salvage title. If the owner retains possession of the vehicle, the owner shall prior to sale or transfer of the title, obtain a salvage title. Failure to do so is a Class 1 misdemeanor. Salvage titles are required on motor vehicles less than 11 years old and vehicles that weigh less than 16,000 GVWR.

1 **B**
Vehicle Information
Year: 2016 Make: Dodge Model: Grand Caravan SXT
VIN: 2C4RDGCGXGR718264 Title Number: 452019773 Title State: SD **2**

3 **C**
Salvage Statement
Any vehicle that an insurer or self-insurer determines a total loss due to damage caused by fire, vandalism, collision, weather, or submersion in water or flood.
Was this vehicle determined to be a total loss? ☒ Yes ☐ No ☐ N/A

4 **D**
Recovered Theft Statement
The recovered SD salvage titled vehicle has been recovered and determined not to be salvage.
☐ Yes ☐ No ☒ N/A

5 **E**
Unsworn Declaration
I declare under penalty of perjury under the law of South Dakota that the foregoing is true and correct.
Signed on this 26 day of Aug, 2026 at Brookings, SD.
Printed Name: Marlene D. Tschetter Signature: _____
Printed Name: _____ Signature: _____