Nevada Auto Total Loss Threshold by Law

**NRS 487.790  “Total loss vehicle” defined.**

1. “Total loss vehicle” means a motor vehicle:
   
   **(a)** Of a type which is subject to registration; and
   
   **(b)** Which has been wrecked, destroyed or otherwise damaged to such an extent that the cost of repair is 65 percent or more of the fair market value of the vehicle immediately before it was wrecked, destroyed or otherwise damaged, except that, for the purposes of this paragraph, the cost of repair does not include the cost of:
   
   **(1)** Painting any portion of the vehicle;

   **(2)** Replacing electronic components in accordance with the specifications of the manufacturer; or

   **(3)** Towing the vehicle.

2. The term does not include:

   **(a)** A nonrepairable vehicle;

   **(b)** A motor vehicle which is 10 model years old or older and which, to restore the vehicle to its condition before it was wrecked, destroyed or otherwise damaged and regardless of cost, requires the replacement of only:
   
   **(1)** The hood;

   **(2)** The trunk lid;

   **(3)** A fender;

   **(4)** Two or fewer of the following parts or assemblies, which may be bolted or unbolted:

   **(I)** Doors;

   **(II)** A grill assembly;

   **(III)** A bumper assembly;

   **(IV)** A headlight assembly; or

   **(V)** A taillight assembly; or

   **(5)** Any combination of subparagraph (1), (2), (3) or (4);

   **(c)** A motor vehicle, regardless of the age of the vehicle, for which the cost to repair the vehicle is less than 65 percent of the fair market value of the vehicle immediately before the vehicle was wrecked, destroyed or otherwise damaged, except that, for the purposes of this paragraph, the cost of repair does not include the cost of:

   **(1)** Painting any portion of the vehicle;
(2) Replacing electronic components in accordance with the specifications of the manufacturer; or

(3) Towing the vehicle; or

(d) A motor vehicle that was stolen and subsequently recovered, if the motor vehicle:

(1) Has no structural damage; and

(2) Is missing only tires, wheels, audio or video equipment, or some combination thereof.

3. For the purposes of this section, the model year of manufacture is calculated based on a year beginning on January 1 of the calendar year in which the damage occurs.

(Added to NRS by 1995, 1573; A 2003, 1911; 2005, 1245; 2011, 1663)