



KW Insurance Agency

What to do When Purchasing a Car

When you're in the market to buy a car, you can expect that there will be some paperwork and forms to fill out in order to get the vehicle correctly documented and ready for the road. States' requirements for registering and titling a car under your ownership will vary. Be sure that you know what paperwork is required so your transaction goes as smoothly as possible.

Contact your professional insurance agent at KW Insurance Agency to discuss the documents and process that may be required to ensure the process goes smoothly.

New Car:

Purchasing a new car can be fun and exciting. Don't let the process be bogged down with confusions and mistakes. Be prepared to know the process. If you are purchasing the vehicle in state, most licensed dealers have the ability to register and title the car within their office through the EVR (Electronic Vehicle Registry) process. In this instance, you should simply furnish the dealer with KW Insurance Agency phone number and fax number. You should also contact a KW professional and authorize us to process this transaction. Some information that we will need are:

- Will you be getting a new plate or transferring an existing plate.
- What is the year make and model of the new car.
- What insurance coverage do you wish to protect your new car with. We can discuss and suggest appropriate coverage and limits with you.
- What is the name of the dealership, salesperson, and phone number.

Used Car:

Dealer Sale:

If the used car is through a licensed in state dealer, many provide the same services as a new car dealer. Follow the same instructions as a new car purchase. They may, or may not, have EVR (Electronic Vehicle Registry), and in these cases, you must go to the registry yourself, or utilize our free runner registry services. In the instances where the paperwork has to go to the registry, you must ensure you have the following forms:

- Original RMV1. In licensed MA dealer sales, the dealer is required to complete and furnish the application for Title and Registration form (RMV1).
- Original completed certificate of title
- Purchase and Sales Agreement

You will need to bring all the forms to a local KW Insurance Agency office to have a professional agent review the form(s) for completeness, and to stamp and authorize the necessary form(s).



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Private Party / Non MA Licensed Dealer Sale:

If the used car is purchased through a private party, or an out of state (Non Massachusetts Licensed Dealer), you will need to obtain the following forms:

- Original certificate of title
- Bill of Sale of Purchase and Sales Agreement Form

You will need to bring all the forms to a local KW Insurance Agency office to have a professional agent review the form(s) for completeness, and to stamp and authorize the necessary form(s).

Non Titled Vehicles:

Some vehicles are non titled. If a state does not issue a title on certain vehicles (usually based on age for autos and weight for trailers), then you will be required to obtain the previous owners original certificate of registration form and a valid bill of sales showing transfer and conveyance of the specific vehicle.

Out of State Purchased Vehicles:

If you purchase a vehicle from another state other than Massachusetts [and was titled, registered and that states appropriate sales tax was paid], you will be required to complete and MVU-29 (Motor Vehicle Purchased d Outside Massachusetts) form, if the vehicle was purchased more than six months ago, and proof of that states sales tax can be submitted, then the MVU-29 form is utilized to exempt one self from Massachusetts Tax.

References to registration, titling and tax can be referenced at the following Massachusetts Registry of Motor Vehicles we site. The link is provided below:

<http://www.massrmv.com>

As always, we welcome any opportunity to service all your insurance needs. Please contact a professional KW Insurance Agency Agent at any time.