

## Avoid Flooded Vehicles

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When involved in the market for a used vehicle, it is important to find one that is both affordable and reliable. Often, affordability is the higher concern. However, while getting a good price, you need to be sure that your "bargain" isn't due to it having taken swimming lessons. When serious storms or hurricanes result in local or regional flooding, the impact on the car market may be felt nationally. Cars that may have been totaled because of serious water damage in one state may end up on the seller's block in another state. However, there may be no mention that the vehicle was once waterlogged. A person looking at any used car must take steps to avoid buying a car that is nearly guaranteed to need serious repairs.

Flooded cars are often cleaned up by original owners or dishonest dealers and sold to auto auctioneers without information about the water damage. Such vehicles may face a laundry list of problems such as:

- bacteria infestation (due to damp, hidden areas)
- more rapid rusting and corrosion
- engine damage
- electrical system damage
- brake, brake pads damage
- operating parts contamination (with dirt and other particulate matter)

In an ideal world, the fact that a car or truck has been flooded and cleaned or repaired should be told to prospective buyers. However, since our world falls short of "ideal," you should protect yourself from buying a flood-damaged vehicle. Asking questions and doing a little detective work can do this. First, ask the seller why the vehicle is available for sale. Sometimes it's best to be blunt by asking whether the vehicle has ever been in an accident or suffered flood damage. Then take a close look at the car, being careful to spot clues that it's been water damaged. If you write down the auto's Vehicle Identification Number (VIN), you can use that information to find out the vehicle's history. A number of Internet sites offer history reports services including VHR Online and Carfax. Insurance companies are also, voluntarily, reporting full information on cars for which they have paid total losses on due to water damage. Further, either you or a trusted mechanic can inspect the car for the following signs:

- A damp or musty odor in the car's interior
- Existence of brittle wiring casing
- Debris beneath carpeting floor pads
- Water line marks or silt
- Rusting of any metal bolts, door hinges or other pieces in a car's interior (including the car seat springs)
- Grass, dirt or debris on a car's air filter
- Any pooling of water or signs of rust in the trunk, spare tire and/or car jack
- Evidence of moisture in gauges

Be certain to check that all electrical items such as lights, horn, radio/CDs, turn signals and headlights operate properly. Also be on the lookout for signs that a seller is hiding something, such as a used car that has had carpeting or upholstery replaced or a car that was recently painted. Other ways to protect yourself are to insist upon a warranty, refuse to buy any vehicle on an "as is" basis and to take the vehicle out for a test drive.

Remember, besides the cost of the used car, SUV, pick-up or van, you also face the costs of registering and insuring the vehicle. Make sure that the transaction isn't spoiled by a watery surprise.

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