

# Auto Insights

Auto and driver risk management tips provided by:  
**Marshall & Sterling Upstate, Inc.**



## Avoid Buying Flood-damaged Vehicles

When purchasing a vehicle, especially a used vehicle, there is a risk of buying a car or truck that has flood damage. In the wake of major natural disasters like Hurricane Katrina and Superstorm Sandy, the used car market is often inundated with flood-damaged cars and trucks, many of which are cleaned and transported to other parts of the country to be sold to unsuspecting consumers.

### Signs of Damage

Vehicles damaged by floods can have engine, fuel, transmission, brakes, interior climate and other control system damage. Beyond that, the vehicle may look like it is in good condition from the outside, but moisture inside can have devastating effects that can lead to problems with:

- Electronics, such as engine controls or brake signals
- Dashboard rotting
- Airbags and safety sensors
- Interior upholstery, carpeting and roof



## Safety First

Unlike the purchase of a new vehicle, most states' lemon laws do not apply for purchases of used vehicles. In addition, many states do not require a grace period on used purchases as well. Therefore, you must thoroughly inspect a used car or truck before deciding to hand over your money and sign on the dotted line.

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### Check Before Buying

To lessen your risk of buying a flood-damaged vehicle, take these buying guidelines into account:

- Check the title history of the vehicle.
- Inspect the interior and engine compartment for any evidence of water.
- Be wary of a vehicle that was recently shampooed.
- Look for water residue or stains from evaporated water under the floorboard carpet.
- Look for rust on the inside of the vehicle and under the carpeting. Inspect the upholstery for fading.
- Look out for musty smells in the inside of the vehicle and in the trunk.
- Check for rust on screws in the console area where water would not normally reach.
- Look for mud and grit behind wiring harnesses and around the starter motors, power steering pumps and relays.
- Inspect the wiring system.

To learn more about our auto insurance coverages for new or used vehicles, contact us today.

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