

CAR BUYERS URGED TO BEWARE OF FLOOD-DAMAGED VEHICLES

The Texas Department of Insurance (TDI) has issued a consumer alert bulletin urging car buyers to beware of flood-damaged vehicles. According to the bulletin, thousands of cars damaged by floods or accidents are sold each year to unsuspecting consumers. Often cosmetic and obvious mechanical damage may be repaired – such as replacing carpets or an alternator – but the car can still pose significant safety risks. Flooding can permanently damage a car’s electrical system and the electronics that manage the engine’s operation or control air bags and other safety components. Hidden damage may not be evident until months after the flooding occurred.

If buying a car anytime – but especially after a recent flood – the consumer should consider one or more of the following precautions to reduce the chance of buying a flood-damaged vehicle:

1. Check the vehicle’s title by searching the Texas Department of Transportation free database of vehicles with Texas titles noting flood damage.
2. Inspect the car for mud or stain marks under the dashboard and carpets, musty odors inside the car or in the trunk, and mud or grit in engine components or interior crevices. Check for signs of rust or metal flaking.
3. Have the vehicle inspected at a trusted auto-body or auto repair shop.
4. Buy a certified used car or truck warranted by the automaker, not just an individual car dealer. According to TDI, automakers exclude flood-damaged cars from their certified-car programs.

Source: Adapted from Texas Department of Insurance, Consumer Alert, “Car Buyers Urged to Beware of Flood-damaged Vehicles.”