



Protect Yourself from Buying a Flood-Damaged Vehicle

Consumers who live thousands of miles from the areas recently hit by hurricanes may think they have little to be concerned about. But those in the market for a used car are wise to take steps to protect themselves from purchasing a flood-damaged vehicle. Even if you are not an area directly affected by a hurricane or flooding, cars are often repaired and shipped across the country in a matter of weeks, putting consumers at risk for buying damaged vehicles.

While it's too early to know exact numbers, some experts estimate 500,000 cars will be damaged by Hurricanes Katrina and Rita. There are steps consumers can take to protect themselves from unknowingly buying a car damaged by a hurricane.

One of the most important steps a car-buyer can take is to better understand the history of a car prior to purchasing it by obtaining a vehicle history report. A vehicle history report can tell you if the vehicle has severe flood damage, been branded, e.g., "lemon" or "salvage," if the vehicle has been in an accident, where and how many times the vehicle has been titled and the vehicle's odometer history.

Consumers can check a car's reported background by obtaining a history report from the seller or dealer or online through AutoCheck Vehicle History Reports, which compiles data from multiple sources. These include State Departments of Motor Vehicles, auto auctions, salvage yards and dealers. You can enter a car's Vehicle Identification Number (VIN) at www.autocheck.com and receive a detailed vehicle history report.

Director of Experian's AutoCheck, Dave Nemtuda recommends a thorough vehicle inspection be performed as well. He points to consumer inspection tips from the National Automobile Dealers Association (NADA), to help detect significant water damage when buying a used car:

- Check the vehicle's title history;
- Examine the interior and the engine compartment for evidence of water and grit from suspected submersion;
- Check for recently shampooed carpet;
- Check under the floorboard carpet for water residue or stain marks from evaporated water not related to air-conditioning pan leaks;

- Look for rusting on the inside of the car and under interior carpeting and visually inspect all interior upholstery and door panels for any evidence of fading;
- Check under the dashboard for dried mud and residue, and note any evidence of mold or a musty odor in the upholstery, carpet or trunk;
- Check for rust on screws in the console or other areas where the water would normally not reach unless submerged;
- Check for mud or grit in alternator crevices, behind wiring harnesses and around the small recesses of starter motors, power steering pumps and relays;
- Complete a detailed inspection of the electrical wiring system, looking for rusted components, water residue or suspicious corrosion;
- Inspect the undercarriage of other components for evidence of rust and flaking metal that would not normally be associated with late model vehicles.

By taking a few simple precautions when buying a used car, consumers can safeguard themselves from the frustration of wasting their hard-earned money on a flooded or damaged vehicle.