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**FOR RELEASE ON RECEIPT**

September 13, 2017

## **PCI Offers Suggestions About Vehicles Flooded By Hurricane Irma**

Tallahassee, Fla.—Hurricane Irma has left a substantial number of flood damaged vehicles in its wake, and the Property Casualty Insurers Association of America (PCI) is offering answers to questions that owners of damaged vehicles may have.

First and foremost, it is important to note that water damage to a vehicle is typically covered under an auto policy's comprehensive insurance coverage. Vehicle owners should be cautious about attempting to start a vehicle that has been exposed to flood waters and report any missing vehicles to the police.

"Like any total loss vehicle, the vast majority of insured vehicles will be disposed of via salvage auctions and branded as flood damaged or salvage according to the title laws of the state," said Bob Passmore, PCI's assistant vice president, personal lines. "While a properly restored and titled vehicle can be a very economical option to purchase a car, consumers should know what they are getting, because there is always a chance that there will be problems down the road with corrosion or of malfunctions in the electrical systems."

A vehicle damaged in by a flood should have its title branded, but inconsistencies in state laws sometimes allowed titles to be 'washed' or have their brands removed when transferred in another state. But there have been several recent developments that make "title washing" much more difficult.

Vehicle owners whose vehicles have been damaged by flooding should take the following steps:

- o If the water got above the floor boards, or the seats are wet, don't try to start the car. The electrical system is the most sensitive to water damage, and trying the start the car could cause more damage.
- o Open the hood and check the air filter, which is easy to find under the hood. If it's wet, do not try to start the car.
- o Report the loss to the covering insurer, and protect the car from further damage by covering any broken windows, etc.

There are sources of vehicle history information for used car buyers:

- o Commercial vehicle history services like Car Fax, provide even more detailed vehicle histories. Car Fax is offering free flood damage VIN checks at <http://flood.carfax.com/>.
- o A free VIN check is also available from the National Insurance Crime Bureau at [www.nicb.org](http://www.nicb.org).

Consumers can also do numerous things to avoid buying a flooded vehicle, particularly in cases of vehicles that have been improperly retitled:

- o Check the vehicle history at [www.vehiclehistory.org](http://www.vehiclehistory.org), [www.nicb.org](http://www.nicb.org) or via car fax.
- o Ask the dealer or seller if the vehicle has been damaged before, ask to see the title and check for brands like "flood damaged" or "rebuilt salvage."
- o Check the carpets and the seats for signs of moisture, especially the carpet in the trunk. If the carpets and upholstery is dry, does it look newer than the rest of the vehicle? Replacing seat covers and carpet may conceal water damage.
- o Look for signs of corrosion or rust, particularly on the door hinges, hood springs and in the door opening where the door meets the body.
- o Is there a moldy smell, or is the smell of cleaning products or air fresheners too pungent?
- o Check the oil and the air filter for signs of water.
- o Look at the headlights and tail lights; moisture can be trapped inside, making them appear foggy.
- o Check anyplace where debris might settle after the water drains, such as wheel wells, in the seating tracks, under the spare tire, etc.
- o Get a professional to inspect the car or ask to take the car to a mechanic for a thorough inspection.

Some consumers may also want to know whether the Federal Emergency Management Agency (FEMA) may help with costs from flooded vehicles. Vehicle owners can apply for assistance for "reasonable needs and expenses" for vehicle damage not covered by insurance. Owners will likely have to prove that liability insurance requirements were met at the time of the loss, and aid is likely to come in the form of a loan that they will have to pay back.

PCI promotes and protects the viability of a competitive private insurance market for the benefit of consumers and insurers. PCI is composed of nearly 1,000 member companies, representing the broadest cross section of insurers of any national trade association. PCI members write \$216 billion in annual premium, 36 percent of the nation's property casualty insurance. Member companies write 43 percent of the U.S. automobile insurance market, 29 percent of the homeowners market, 34 percent of the commercial property and liability market and 36 percent of the private workers compensation market.

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