

# Consumer Alert: Flood- Damaged Vehicles

Consumers in the market for a new car should keep an eye out for flood-damaged vehicles. Taking extra precautions can save you time and money when buying a used vehicle. Here are a few tips:

- **Buyers Beware.** While most states require vehicle titles to indicate flood damage, some wholesalers may intentionally transfer titles to avoid having the damage noted and diminish the value of the car.
- **Looks can be deceiving.** While the car may look perfectly fine on the surface, there could be hidden defects that are not immediately noticeable. Flood damage can compromise the car's computer and safety mechanisms, which pose significant safety hazards to the new owner.
- **Do your own inspection.** Take time to inspect the car yourself. Check the engine for high water marks, which is a clear indication that the car has been flooded. Look for rust or corrosion on wires and other components under the hood. You should also be suspicious if the carpet smells damp and of mildew.
- **Consider where you buy.** Flooded vehicles often times end up at car auctions. Make sure to shop at a reputable dealership.
- **Ask questions.** Before buying the car. Ask the dealer to obtain a report with a detailed history of the car. You should also consider taking the car to a qualified mechanic to inspect the vehicle thoroughly.

Comprehensive vehicle history reports are produced with the vehicle identification number (VIN) and are available free from a variety of sources including:

- Carfax ([www.carfax.com](http://www.carfax.com))
- Auto Check ([www.autocheck.com](http://www.autocheck.com))

Under [Louisiana state law](#), if a vehicle has been declared a total loss because it has flooded, it cannot be resold. The National Insurance Crime Bureau offers a free service, [VINCheck](#), to determine if a vehicle has been listed as a total loss.

Contact the Louisiana Department of Insurance with questions by calling 1-800-259-5300.



Louisiana Department of Insurance  
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Phone toll-free: 1-800-259-5300  
Website: [www.lds.la.gov](http://www.lds.la.gov)