



For Immediate Release

WICHITA, KAN. – How to Avoid Purchasing a Storm Damaged Car:

After a flood or similar disaster, an insurance company may take ownership of a flood-damaged vehicle as part of an insurance claim settlement and then sell the vehicle at a salvage auction or to a body shop.

The extent of flood damage varies depending on the length of time between vehicle submersion and treatment. If water remains trapped in vehicle components, damage can be ongoing as parts continue to corrode and degrade.

Generally these titles are marked with a “flood title.” In some states, it is legal for a dealer to buy a wrecked vehicle that has a salvage title, rebuild the vehicle and apply for and obtain a new title that has no indication that the vehicle was flooded. Another way salvage titles are “washed” is to transfer the car across state lines. Even if both states have systems to mark a title, the second state may not recognize the first state’s marking and thus issue a clean title.

There are different types of titles: A “salvage title” means the car was declared a total loss by an insurance company because of a serious accident. A “flood title” means the car has damage from sitting in water deep enough to fill the engine compartment.

To spot a storm damaged vehicle:

- Look for mineral deposits or discoloration of the seats, seatbelts, door panels, or even droplets of moisture on the inside of the instrument cluster. Silt or residue under the carpeting;

- Is there a musty smell or signs of mold or mildew. Is there a heavy aroma of cleaners and disinfectants trying to mask a problem?
- Get a vehicle history report. But delays in inputting accident data and human error can prevent you from seeing all of the vehicle title history.

The Department of Justice's **National Motor Vehicle Title Information System (NMVTIS)** <http://www.vehiclehistory.gov/> is an online system that offers accurate information about a vehicle's title, odometer data, and certain damage history. ***This is the only database where all auto insurers, salvage pools that auction off totaled cars, junkyards, recyclers and self-insured entities such as rental car companies in all 50 states are required by law to report total loss vehicles within 30 days. There may be a charge of \$10 per report.***

The National Insurance Crime Bureau (NICB) <https://www.nicb.org/> maintains a free data base that includes flood damage and other information so you can investigate a car's history by its vehicle identification number (VIN)

- Have the car inspected by a mechanic you hire. Check the mechanical and electrical components and systems that contain fluids for water contamination. A vehicle history report is not a substitute for an independent vehicle inspection.

Extra effort in the beginning can save you time and money in the long term.

District Attorney Marc Bennett
18th Judicial District of Kansas

CONTACT: DAN DILLON, MEDIA COORDINATOR
316-660-3707 DWDILLON@SEDGWICK.GOV