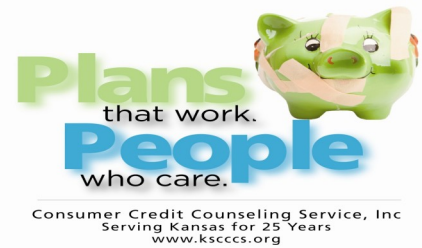


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## Shopping for a car? Be alert for flood damage.

- by Colleen Tressler, Consumer Education Specialist, FTC

It seems to happen after every major flood... damaged cars are cleaned up and taken out of state for sale. In fact, some experts estimate that, typically, half of all vehicles damaged by flooding eventually return to market. You might not know a vehicle is damaged until you take a closer look or have a mechanic check it out. Here's what to do: Look for water stains, mildew, sand or silt under the carpet, floor mats, and dashboard, and in the wheel well where the spare is stored. Look for fogging inside the headlights and tail-lights. Do a smell test. A heavy aroma of cleaners and disinfectants is a sign that someone's trying to mask a mold or odor problem. Get a vehicle history report. Check a trusted database service. There are reliable services that charge a small fee. The National Insurance Crime Bureau's (NICB) free database lists flood damage and other information. Understand the difference between a "salvage title" and a "flood title." A "salvage title" means the car was declared a total loss by an insurance company because of a serious accident or some other problems. A "flood title" means the car has damage from sitting in water deep enough to fill the engine compartment. The title status is part of a vehicle history report. Either way, every used car needs an inspection and records before you buy, but with salvage- and flood-titled cars, you need to be extra careful. Have your mechanic inspect the car's mechanical and electrical components, and systems that contain fluids, for water contamination. Report fraud. If you suspect a dealer is knowingly selling a storm-damaged car or a salvaged vehicle as a good-condition used car, contact your auto insurance company, local law enforcement agency, or the NICB at (800) TEL-NICB (835-6422). You'll help someone else avoid a rip-off. (August 24, 2016, <https://www.consumer.ftc.gov/blog/shopping-car-be-alert-flood-damage>)

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