

OFFICE OF CONSUMER PROTECTION

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WARNING How To Avoid a Flood-Damaged Car

After hurricanes with large-scale floods, flooded cars end up at salvage auctions and bought by rebuilders. These cars *should* be marked as "salvage" or "total-loss" on the title. But unscrupulous sellers know how to "wash" the titles and hide the damage. Here are some ways to try and protect yourself:

- Check the VIN History: The <u>National Insurance Crime Bureau</u> (NCIB) has a free database that can tell you if a car has been marked as salvage, stolen, etc. Note, rental vehicles may not make it into this database.
- Check Title: If it clears the NICB, then check the <u>National Motor Vehicle</u> <u>Title Information System</u> (for a fee) or <u>Vehicle History</u> (free) which are two resources that can tell you if the car has been through a salvage auction.
- Additional Resources: If the car makes it through VIN and title checks (through the above sources), the next step is to use paid resources such as <u>CarFax</u> or <u>AutoCheck</u>. The best strategy is to buy the multiple report option which will let you check multiple vehicles at a discounted rate.
- Inspection: Even if the car clears these reports, nothing beats a Pre-Purchase Inspection. Salvage auction cleaning services can be extensive. Do not assume that flood damage is eye visible. Note that there is no easy way to inspect an airbag and no way to test it without deploying it.

Please call the Office of Consumer Protection if you have questions. We speak Spanish, Chinese, Korean, French, Igbo, Farsi, Arabic and have interpreters for other languages available.