

## Looking for a Used Car? Time to Lookout for Flood Vehicles - An ACCESS Fraud Alert

September 30, 2022 - Anytime there is a flood, there are disreputable people looking to capitalize on it. One of the primary means that is used for this is the sale of vehicles that have been flooded out. It typically takes a while for these cars to make into circulation, but withing a couple of months it is likely to become of a problem in the aftermath of Hurricane Ian. Here is what you need to know to protect yourself.

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Once a car is flooded out, it will most likely be declared a total loss by any insurance company. Given the fact that many of the flooded cars in Florida will have been ruined by salt water, the damage to the vehicles will be even worse than that caused by most floods. Given the extent of the damage in Florida, the chances are that it will take a couple of months for insurers to pay off owners and take possession of the vehicles. Once that happens, they will be sold for scrap. That's where the trouble will likely begin.

Reputable buyers will simply scrap the cars. But disreputable buyers may try to refurbish them to look like any other used vehicle. Often, this means registering them in states other than where the damage actually took place and then trying to sell them.

It should be noted here that some damaged vehicles will be uninsured and there is a possibility that their owners will also try to dry them out and then sell them to unsuspecting buyers.

There have been cases in the past where vehicles such as those described here have made it into distant show rooms. So just because the hurricane took place in Florida doesn't mean that you don't need to be aware of this problem if you live in California.

To protect yourself as a buyer, you need to make sure that you get a complete car history. Carfax is the leader in this and they will provide you a history based on the Vehicle Identification Number (VIN) of any car that you are purchasing. Virtually any dealer you go to will make sure you receive one of their reports. If you are purchasing from a private party, you should order a Carfax report yourself.

When you get the report, make sure that the VIN number on it matches the actual vehicle you're purchasing. And if the vehicle was ever registered in Florida, ask a lot of questions before you sign on the dotted line. You should be especially

wary of vehicles that were registered in Florida and then re-registered elsewhere before making their way to you. And if you are uncomfortable, be prepared to walk away. What looks like a great deal may actually become a long-term problem.

Once a car is totaled by an insurer, most states now require that car to receive a salvage title. In most states, these cars can't legally be driven on the road. To bring the car back to life, a rebuild is required and again, most states will issue a rebuild title. It is illegal in all states to resell either a salvage or rebuild car to someone without disclosing its status.

But again, if the car was never totaled by and insurer, there is a real possibility that no salvage title was ever required. So be especially careful if you are making a private party purchase and the Carfax report shows that the car was registered in Florida when Hurricane Ian came ashore.

by Jim Malmberg

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