



**WEST
TENNESSEE
LEGAL
SERVICES**

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P. O. Box 2066
Jackson, TN 38302

This fact sheet is not meant to take the place of legal advice.

If you have a legal problem, consult a private attorney or call your local Legal Services Office.

Updated 5/2011

Beware of Flood Damaged Vehicles

My car suffered flood damage. What should I do?

If your car was in at least a foot of standing water for more than an hour, you should have it checked out by a car dealer or repair shop. Even if it runs, hidden damage could pose problems later on. Always get detailed written estimates, and keep copies of repair receipts. Make a claim with your car insurance company. Some car insurance policies may cover flood damage.



I want to buy a car. How do I know if it has flood damage?

The risk of buying a water-damaged car is not limited to areas affected by floods. Damaged cars are often repaired and moved to other counties where they are sold without notice of the damage. Floodwaters can cause damage to a car's computer and electrical systems. Sometimes it is difficult to tell if a car is flood damaged. **You should always have a trusted mechanic inspect the car before buying it.** If the seller will not let you take the car off the lot for an inspection, then walk away from the sale. In addition to having a mechanic inspect the car, you should also do the following things:

- Look inside the trunk, the engine compartment, under the dashboard, in air vents, and under the seats for evidence of moisture, silt, dried mud, or rust.
- Fully extend the seatbelt and check for discoloration or water stains.
- Take a deep breath and smell for musty or damp odors.
- Look for signs of mismatched carpeting or seat covers. If it doesn't match the interior or fits loosely, it may have been replaced.
- Check for rust on screws, door hinges, and seat springs.
- Test the interior and exterior lights, windshield wipers, turn signals, cigarette lighter, radio, heater and air conditioner several times to make sure they work.
- Check the vehicle title history report.
- Ask the seller to sign a written statement that the vehicle does not have flood damage.

Are there services that can tell me if a car is flood damaged?

Yes, vehicle title reports may reveal damaged vehicles, but not all flood damage will be disclosed on a vehicle title report. You should always have the car inspected by a trusted mechanic before you agree to buy it. If you have concerns about the car or the answers that the dealer gives you, trust yourself and do not buy the vehicle. You can check vehicle title reports at the following websites:

- www.NICB.org - The National Insurance Crime Bureau (NICB) allows consumers to check vehicle identification numbers to see if vehicles were affected by Hurricanes Katrina and Rita in 2005.
- www.carfax.com/flood - Carfax offers a free check for flood damage using a vehicle identification number. Carfax also sells a more detailed vehicle history.

What should I do if I bought a flood damaged vehicle?

- File a complaint with the Tennessee Office of Attorney General, Division of Consumer Affairs, by calling (800) 342-8385.
- Contact an attorney immediately to discuss your rights.

For additional information or a more detailed list of warning signs, visit www.wtls.org.

