



MISSISSIPPI

INSURANCE DEPARTMENT

MIKE CHANEY
Commissioner of Insurance
and State Fire Marshal

PRESS RELEASE

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For Immediate Release

October 2, 2017

Commissioner Mike Chaney Cautions Consumers to Beware of Flooded Vehicles

Jackson, MS – Commissioner of Insurance Mike Chaney, today cautions Mississippians to be aware when purchasing vehicles to make sure they are not flood-damaged. A press release sent out today by the Office of Justice Programs' Bureau of Justice Assistance has estimated that due to Hurricanes Harvey and Irma, as many as 1 million flood-damaged automobiles could potentially be passed on to unsuspecting buyers in the coming weeks and months.

After past hurricanes, authorities have reported trucks loaded with flooded vehicles have been taken out of impacted areas, dried out, cleaned and readied for sale to unsuspecting consumers in states that do not brand flood vehicles.

“I join the Bureau of Justice Assistance in urging Mississippians to educate themselves about a vehicle’s history before making any purchase decision,” Chaney said.

The National Motor Vehicle Title Information System (NMVTIS) is designed to prevent concealment of flood damage and other vehicle histories. Prospective buyers should consider obtaining a NMVTIS vehicle history report. A list of approved NMVTIS vehicle history report providers can be found at the official NMVTIS website at https://vehiclehistory.gov/nmvtis_vehiclehistory.html.

“I would also encourage anyone considering purchasing a vehicle to have it checked by a trusted mechanic and also check with the Title Division of the Mississippi Department of Revenue to learn how flood damage affects the vehicle title before making a purchasing decision,” Chaney said.

Floods caused by or associated with these hurricanes have resulted in severe water damage to thousands of vehicles that can make electrical systems and airbag sensors prone to failure.

Mississippians who have questions regarding flooded vehicles can get assistance from the Consumer Services Division of the Mississippi Insurance Department by calling 1-800-562-2957.