



MISSISSIPPI

INSURANCE DEPARTMENT

MIKE CHANEY
Commissioner of Insurance
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PRESS RELEASE

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Commissioner Mike Chaney Warns Consumers to Be on Lookout for Flood Damaged Vehicles

Partners with MSCRA to Offer Free Flood Inspections of Vehicles

Jackson – With an estimated 1 million vehicles damaged by flooding from Hurricanes Harvey and Irma inundating the market, Commissioner of Insurance Mike Chaney is warning Mississippians to stay alert and aware when considering purchasing a vehicle.

"While knowingly buying a flood-damaged car is an option that can be more affordable for some consumers, it's important to understand the risks and downsides before making that decision," Chaney said.

Consumers buying a vehicle with a salvage certificate or flood title should be aware of possible implications if they file an insurance claim on the vehicle.

Some things to look for when determining if a vehicle you are considering purchasing has been flooded are:

- Water stains, mold, mud or sand under the carpets, seats, floor mats, inside roof cloth and under the dashboard.
- Rusty metal inside the car. The inside of a car does not usually rust.
- Musty odors in the trunk and in the passenger compartment (especially when running the A/C or heat)
- Fog or moisture inside interior and exterior lights and excessive fogging of windows and condensation on windows.
- Mud or grit in the spare tire compartment and under the hood. When checking under the hood, be sure to look under wires, boxes and in hidden areas.
- Brittle wires under the dashboard, speakers, and hood.
- Oxidation under the hood. Oxidation of metal can look like white powder or it could even be small holes called pitting.

To assist Mississippians in determining if a vehicle has been flooded the Mississippi Collision Repair Association (MSCRA) is partnering with the Mississippi Insurance Department and the Mississippi State Attorney General's Office to offer free flood inspections of vehicles. Go to the MSCRA website <https://mscra.net/> for a list of member shops in your area. Consumers can contact a local shop and inquire if the shop is participating in the inspection program.

For information on how previously reported flood damage may affect the title on a vehicle, consumers can contact the Mississippi Department of Revenue.

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.

Consumers can also use the National Insurance Crime Bureau's VINCheck ® database, to see if the vehicle had a claim for flood or other damage filed. VINCheck is a free public service available at www.nicb.org/vincheck. For used cars, consumers can also check references services such as Carfax.