

BUYER BEWARE

Flood-Damaged Vehicles

Missouri Department of Revenue Director Joel Walters warns consumers to be cautious about buying flood-damaged vehicles and to educate themselves about a vehicle's history before making any purchase decisions in the aftermath of hurricanes Harvey and Irma.

Damaged vehicle may look fine but problems can develop months and years later. A [press release issued by the U.S. Department of Justice](#) on Sept. 14, 2017, notes that after past hurricane events, authorities reported truckloads of flooded vehicles being taken out of the impact zone where they were dried out, cleaned, and readied for sale to unsuspecting consumers in states that do not brand flood vehicles.

It is currently estimated that due to Hurricane Harvey and Hurricane Irma, as many as 1 million flood-damaged automobiles could potentially be passed on to unsuspecting buyers in the coming weeks and months.

Insurers typically declare them a total loss and turn them over to auction houses or salvage yards. Reselling a total loss vehicle is legal but the buyer may be required to apply for a salvage title or an original title branded as prior salvage.

Below are some tips to help determine if a vehicle was damaged:

1. Check a vehicle's title history by using the [National Insurance Crime Bureau's VINCheckSM](#); the [National Motor Vehicle Title Information System \(NMVTIS\)](#) - in most states, a small fee may apply; or a commercially available vehicle history report service such as Carfax or Experian, etc.;
2. Examine the car thoroughly and ask questions to the dealer or seller if you see water residue or stain marks, rust on screws, etc.; and
3. View [Missouri salvage vehicle laws](#) which deal with salvage dealer requirements and titling requirements for salvage vehicles.

