

## Flooded Vehicles

If a flood has engulfed your vehicle, contact your auto insurance company immediately. The insurance office should tell you whether they can assess the damage immediately or if they want you to evaluate or possibly restore your transportation. Recent model vehicles can be costly to restore if they have been immersed in muddy water. The height and duration of flooding are indications of how costly reconditioning may become.

If water has risen more than halfway up the tires, do not start the car, as that may cause more damage to the engine. Get your car towed to your mechanic to have him inspect the engine and transmission before anyone attempts to start it.

Vehicles submerged by floodwater will sustain permanent damage if they are not reconditioned right away. Most vulnerable are the engine, electrical system, transmission and other components of the drive train. Flood water and contaminants will cause premature wear and additional vehicle maintenance.

If water has risen no higher than the vehicle axles, silt and rust can damage your brakes. Contamination of wheel bearings, constant velocity joints, the engine crankcase and transmission fluid can be remedied, but progressive damage is likely to occur after the flood recedes and corrosion begins.

Water and oxidation damage to the electrical system may become evident after several months. If water covers the electronic components controlling engine settings, power door locks, power windows or the air bag systems, the cost of remediation may be greater than accepting an insurance “total loss” settlement.

If water seeps into the vehicle interior, you may note a “wet dog” smell. Flushing the interior with plenty of clean water soon may prevent stains and musty odors later. However, the seats and carpet may stay soggy for weeks, so removal from the vehicle may be the best way to recondition upholstery. Drying the seats once they’ve been submerged is very difficult but essential. Conventional “detailing” may briefly mask an odor, but mold or bacteria can cause nauseous odors that persist.

Shallow floods may only cause a minor inconvenience if brakes and wheel bearings are checked and serviced properly. However, for someone who isn’t a trained technician, flood damage is difficult to assess. Don’t take any “short-cuts” that may hamper you from stopping your vehicle or, in any way, endanger you or your passengers.