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Flood Damage Cars Are Still Around

By Jerry Christopher

While the news reports concerning hurricanes, flood damages and the travesty that was put upon the unfortunate victims have slowed down, the dangers and hazards are still present.

With reports varying upwards of 600,000 vehicles damaged by floodwaters, these cars and trucks will most certainly, and already have, surfaced across the country, waiting on their next victim.

It's easy to let your guard down with out much media publicity, but used car buyers should be aware that these vehicles are still out in the market, perhaps cross country in states that are not affected by the floods.

A couple of common issues that have surfaced, that you should be aware of, is sellers attempting to hide the origin of where these cars came from. By registering the vehicle in different states, it creates a paper trail that can be difficult to trace unless you spend the time for researching.

Another common issue is sellers changing license plate frames or adding an emblem from another state. This of course is designed to hide or deceive the potential buyer of what state the car came from.

The question remains, what steps should a consumer take to minimize their risk of purchasing one of these damaged vehicles? The below tips, ideas and suggestions will at least minimize your risk of purchasing a car or truck that has been involved with floodwaters.

Check the National Insurance Crime Bureau's web site at

www.nicb.org

, they have compiled a list of

vehicles that have that have been affected by hurricanes Katrina, Rita and Wilma. While this list may not include every single vehicle, it's a good place to start with.

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Also run an online history report, once again, this database may not be all-inclusive, but it's another step in the process of elimination.

Knowledge Is King, and it can't have more meaning than in your quest for a quality used automobile. Following the below inspection tips will offer some added protection as well, and perhaps is the most effective means of determining if the vehicle was involved in floods.

- Inspect for grass and debris around the radiator, underneath around the frame, front and rear suspension components, etc.
- Check for standing waterlines in the engine compartment, rear firewall area, and even inside door pockets of the door panels and interior trim areas.
- Mildew smell inside due to wet carpeting and padding indicate the possibility water intrusions.
- Inspect connectors and wiring for signs of corrosion, physically disconnect a few connectors and inspect the terminals. Corrosion evidence will be a green or white chalk type substance or rust color.
- Look for rusted bolts and metal components, particularly underneath seats where water has been standing.
- Inspect for windows fogging up on the inside after the vehicle has sat overnight, this is an indication that there may be water underneath the carpet and or carpet padding.
- Inspect trunk area for waterlines, corroded connectors and wiring. With a keen eye and a little knowledge you can minimize the risk of spending thousands of dollars on a vehicle that has potential long-term effects by water damage.

Usedcarwise.com offers a comprehensive "how to" course designed to educate the average consumer on protecting themselves when used car shopping. For more information visit the web site at

www.usedcarwise.com

or call toll free 1 866 374 WISE (9473).

Jerry Christopher, owner

<http://www.usedcarwise.com>

Disaster Decision – Do You Need Insurance?

By Jakob Jelling

The expenses involved with owning a home can be overwhelming at times – routine maintenance,

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repairs, seasonal preparations, improvements. Not to mention taxes, fees, and all those monthly bills. Some homeowners, in trying to reduce their expenses, wonder if they really need disaster insurance.

Disaster insurance is typically defined as additional homeowner's insurance to cover events like hurricanes, tornadoes, earthquakes, and floods. Home insurance policies typically cover hurricanes and tornadoes (review your policy to be certain it covers damage from such events). But often damage from floods and earthquakes isn't covered. This extra insurance, if desired, must be purchased in addition to your standard homeowner policy, and it can be expensive, depending on where you live.

Because disaster insurance can be expensive, it's a type of coverage some homeowners opt not to buy. But in some cases they are required to buy. For example, mortgaged homes in the US that are located in designated flood hazard areas are required to buy flood insurance through the US National Flood Insurance Program. Of course, once those mortgages are paid, there is no longer a requirement to buy such insurance. But homeowners in those areas should carefully consider whether they really want to take the risk that their home and everything in it could be swept away, leaving them with nothing but an empty lot. Homeowners that aren't in designated flood hazard areas should still know that floods can cause plumbing problems, like sewer and septic backups. These often aren't covered in a standard homeowner's policy, and they may want to consider an endorsement for coverage.

In the US, many tend to think that only the area along the west coast is subject to earthquakes. This isn't true however, and 39 US states have some potential for earthquakes. Coverage for seismic events can be very expensive in California and other western states, but homeowners in other states should evaluate the cost vs. the earthquake risk for the area where they live.

Jakob Jelling is the founder of

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