



Has your vehicle sustained water damage?

Damage to vehicles from wind, hail or water is usually covered *if comprehensive or all perils coverage auto insurance has been purchased.* This coverage isn't mandatory, so check your policy.

Questions about insurance?

Call us.

British Columbia, Saskatchewan and Manitoba

Toll-free: 1-877-772-3777 ext. 222

Hours: M-F 9:00 a.m. – 4:00 p.m.

Alberta

Toll-free: 1-800-377-6378

Hours: M-F 8:00 a.m. – 4:00 p.m.

Ontario

Toll-free: 1-800-387-2880

Hours: M-F 8:00 a.m. – 5:00 p.m.

Quebec

Toll-free: 1-877-288-4321

Hours: M-F 8:30 a.m. – 4:30 p.m.

Atlantic

Toll-free: 1-800-565-7189 ext. 227

Hours: M-F 8:30 a.m. – 4:30 p.m.

www.ibc.ca

www.getintheknow.ibc.ca

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The information provided in this brochure is intended for educational and informational purposes only. Please consult the appropriate qualified professional to determine if this information is applicable to your circumstances.

08/13

THINK, DON'T SINK: BEWARE OF FLOODED VEHICLES



CAR INSURANCE → VISIT IBC.CA





A severe weather event such as a heavy rainfall can leave a wide trail of destruction in its wake including flooded basements, washed out roads, communities under water and scores of flooded vehicles. In the aftermath of a flooding event, fraudsters

may attempt to resell storm-damaged vehicles to unsuspecting consumers.

Here are some tips to help you avoid buying one:

- Select a reputable dealer and have a certified mechanic or technician inspect the vehicle, specifically checking for signs of flooding and water damage.
- Perform an ownership history search of the vehicle.*
- Inspect the vehicle for water stains, mildew, sand or silt under the carpets, floor mats, headliner cloth and behind the dashboard.
- Inspect the interior upholstery and door panels for fading.
- Look for signs of water damage in the trunk, vents and glove compartment.
- Check for rust on screws on the console or in other areas not typically reached by water.
- Check for mud or grit in the spare tire compartment and alternator crevices, behind wiring harnesses and around the small recesses of starter motors, power steering pumps and relays.

- Check for moisture, mildew or grime inside the seatbelt retractors.
- Test the heater, air conditioner, lights, turn signals, gauges, radio, cigarette lighter and windshield wipers to ensure electrical systems are functional.
- Look under the hood for signs of oxidation. Aluminum and alloys will have a white powder and pitting.
- Check door speakers as they are often damaged in floods.
- Trust your instincts. If a deal seems too good to be true, walk away.

*Check with the vehicle registrar for your province or territory to determine if a vehicle was declared "non-repairable" or was legally "rebuilt" as a result of a claim. While "non-repairable" vehicles can never be licensed again, a damaged vehicle that has been repaired and certified as fit for highway use may be licensed as "rebuilt" and sold. In addition, IBC's new searchable database of vehicle identification numbers, **VIN Verify Service**, provides another tool to help identify vehicles that have been reported as flood damaged. Visit the IBC website for more information.

CAUGHT IN FLOODED ROAD CONDITIONS?

- If you don't have to drive, stay off the roads, if possible.
- Don't drive into a flooded area if you can avoid it. You won't be able to gauge the depth of the water or the condition of the road beneath it. Take an alternate route.
- Watch for damaged roads, loose or downed wires and fallen objects on the road.
- A vehicle's engine can stall in just 15 centimetres (6 inches) of water, leaving it seriously damaged. More importantly, you'll be stranded. A good rule of thumb – if water is deep enough to obscure road markings, don't drive through it.
- If you have no choice but to drive through a road with some standing water, drive slowly to avoid splashing water onto the engine. Brakes don't work properly when wet so drive carefully once your vehicle is out of the water. Have a certified mechanic inspect your vehicle for damage.
- If your engine stalls, do not try to restart it. Restarting the engine will cause further and more serious damage to it.
- If floodwaters surround your vehicle, remain calm. Turn on headlights and hazard lights so that other drivers and emergency personnel can see you better. Get out immediately and make your way to higher ground – if it's unsafe to do so, climb onto the roof, dial 911 and wait for help.