

**AUTOMOTIVE INDUSTRY
CONCERNS REGARDING
HANDLING, DISPOSAL
AND REPAIR OF
FLOODED VEHICLES
FROM NORTHEASTERN U.S.
FOLLOWING
SUPERSTORM SANDY**

Analysis of health risk to workers
and persons in contact with flood vehicles AND
fraud protection information from the influx of
flood vehicles on the market.

EDITION V1-2012

POSTED: NOVEMBER 12, 2012



COORDINATING COMMITTEE FOR AUTOMOTIVE REPAIR

OVERVIEW

SUPERSTORM SANDY AFFECTED ONE OF THE BROADEST GEOGRAPHIC REGIONS IN U.S. HISTORY OF NATURAL DISASTERS. IN THE WAKE OF RECOVERY, EXPERIENCE GAINED IN PREVIOUS NATURAL DISASTERS HAS PROVIDED NEW RESOURCES AND MORE IMMEDIATE AVAILABILITY OF INFORMATION.

THIS EXPERIENCE MAY IMPROVE HANDLING OF FLOOD AFFECTED VEHICLES BY THE INSURANCE, TOW, COLLISION REPAIR, AUTO RECYCLING AND MECHANICAL SERVICE SEGMENTS OF THE AUTO REPAIR INDUSTRY, AS WELL AS THE FEDERAL, STATE AND LOCAL GOVERNMENT AGENCIES THAT REGULATE THE INDUSTRY.

DOCTORS WARN THAT RESIDENTS ARE NOT OUT OF THE WOODS FOR OTHER HEALTH HAZARDS SUCH AS MOLD GROWTH AND BACTERIA SUCH AS COLIFORM AND E. COLI AS WELL AS THE PRESENCE OF PETROLEUM PRODUCTS IN FLOOD WATER TRAPPED IN POCKETS.

DISCLAIMER: IN ORDER TO PRODUCE TIMELY INFORMATION FOR THE AUTOMOTIVE INDUSTRY THE DATA CONTAINED HEREIN MAY OR MAY NOT BE COMPREHENSIVE. ADDITIONALLY, INFORMATION IS CHANGING RAPIDLY. AS THE RECOVERY PROCESS PROCEEDS, SO WILL THE RECOMMENDATIONS AND INFORMATION IN THIS REPORT. WHEN IN DOUBT, PROCEED WITH CAUTION AND SEEK ADDITIONAL RESOURCES FOR MORE INFORMATION. BEST PRACTICES AND OTHER RECOMMENDATIONS ARE EXPECTED TO EMERGE, AND THIS DOCUMENT MAY BE UPDATED AS NECESSARY.

THIS IS THE FIRST VERSION OF THIS DOCUMENT TO BE POSTED.

Subsequent versions will be posted at www.ccar-greenlink.org.

The Coordinating Committee For Automotive Repair is a national 501(c)(3) not-for-profit corporation, established in 1994, and its affiliates represent all segments of the automotive industry. CCAAR's mission is to work with the industry around the world, with career and technical schools, and with governments and other organizations to provide best practice information and training, and to measure improvements related to:

- Pollution Prevention (P2).
- Safety for all who repair or maintain vehicles as a profession, as well as those who work in related businesses.
- Reduction of lost workdays due to accidents or job-related health issues.
- Decreases in costs and liability exposure.
- Reduction in costs of training in these areas.

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EXECUTIVE SUMMARY

Goals of This Document:

1. To inform companies and workers as to the best practices in handling vehicles coming from the flood waters specific to the northeastern US states affected by Superstorm Sandy.
2. To inform affected industries that are most likely to come in contact with vehicles from the Superstorm Sandy disaster of trends and resources.

Superstorm Sandy: Hurricane Sandy made landfall near Atlantic City, NJ on Monday evening, October 29, 2012. A 900-mile wide storm, Sandy affected the entire northeastern US with devastating winds, rain and floods. New Jersey and New York suffered the worst from the super storm. Prior to this, Hurricane Sandy made landfalls in Jamaica, Cuba, and the Bahamas and had significant effects in Haiti.

Sandy was a super storm, previously a hurricane, that caused extensive flooding, power and transportation outages, and physical damage to the US East Coast and Caribbean. At least 157 deaths have been linked to the storm with over 8 million people without power at some point. Vehicles were flooded, displaced and damaged from debris of the winds which may have exceeded 130 miles per hour in some locations.

A cold front that followed Superstorm Sandy in the devastated region increased the damage and slowed the recovery process when heavy snowfall blanketed the area just days later.

Scope: In the days since Hurricane Sandy, an alarming prediction has flashed across the Internet: *Hundreds of thousands of flood-damaged vehicles will inundate the nation's used-car market, and buyers might not be told which cars have been marred.* Not true, according to insurance-claims data reviewed by The Associated Press. The actual number of affected vehicles is far smaller, and some of those cars will be repaired and kept by their owners. The companies — State Farm, Progressive, New Jersey Manufacturers and Nationwide — have received about 31,000 car-damage claims as of this writing in early November 2012.¹

Because many communities are still cleaning up from the storm, more claims are bound to come in. But the total is not likely to grow significantly. Ten days after Sandy, the rate of claim submissions was already starting to slow. And many of those cars will have relatively minor damage unrelated to water, meaning they can be fixed and returned to their owners. "It's not anything near what we're talking about in the Katrina situation," said James Appleton, president of the New Jersey Coalition of Automotive Retailers, a statewide association of more than 500 dealers. Frank Scafidi, a spokesman for the National Insurance Crime Bureau, an insurance company group that monitors fraud and other trends, concurred, saying insurers watched by his group are logging far fewer claims than they did with Katrina.¹

Reference: http://www.denverpost.com/business/ci_21968717/reports-flood-damaged-cars-from-hurricane-sandy-exaggerated#ixzz2BwjODuat



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Concern: Since Superstorm Sandy unleashed flooding, power outages and wind damage on the east coast, and although recovery efforts are underway, doctors warn that residents are not out of the woods for other health hazards such as mold growth and bacteria such as coliform and e. coli as well as the presence of petroleum products in flood water trapped in pockets and puddles.

Mold Causes Breathing Problems. With flooding comes mold, and it can make victims sick even if it's invisible, doctors warned. Dr. Christopher Portier, director of the Centers for Disease Control and Prevention's Center for Environmental Health, said mold can trigger asthma and even cause headaches when it's in a certain growth phase. Visible mold can be wiped away with a bleach and water mixture. In households, Portier suggested removing and discarding items that came into contact with floodwater and cannot be washed thoroughly, such as mattresses, carpeting, rugs and stuffed animals. This same precautionary measure can be applied to the interior material in a vehicle.

Bacteria Causes Illnesses and Infections. Floodwaters are dangerous because they often contain raw sewage, as ABC News Chief Health and Medical Editor Dr. Richard Besser proved last week, when he tested a sample from lower Manhattan and found gasoline, e.coli and coliform. But the health risk isn't gone when the water recedes because contaminated puddles and surfaces remain. Lesson learned in the aftermath of Katrina can help Sandy victims be aware that people can get sick by touching contaminated objects and putting their hands in their mouths, causing gastrointestinal problems like diarrhea and vomiting. They can also get infections from coming in contact with the bacteria with open sores and cuts, which can be "very difficult to treat." Worker health precautions may include administering tetanus vaccines if needed (if not vaccinated in the past ten years).

On November 6, 2012, EPA's boat, 'The Clean Waters,' was used to take water quality samples in coastal waters of New Jersey from Sandy Hook to Seaside Heights. There were 16 samples of ocean water collected 1-3 miles off the coast to determine potential impacts from the releases of raw sewage as a result of Hurricane Sandy. The samples were analyzed for ENTEROCOCCUS, a common group of bacteria associated with animal and human waste. The established limit for swimming is 104 bacteria colonies per 100 mL of water. ENTEROCOCCUS levels from the EPA's samples were below this limit.

Those Affected: Due to the scope of the disaster, contaminated vehicles and their parts are likely to be distributed over a much larger area than was directly impacted by the superstorm. Current management practices of flood vehicle are to observe the business practices followed in "typical" flood and salvage scenarios. Consideration and training should be given regarding the safety of those who will come in contact with contaminated vehicles. The potential environmental consequences of dealing with these vehicles have not yet been determined. Those most impacted are:

- Collision Repair
- Mechanical Repair
- Auto Recycling
- Detail/Cleanup
- Police/Fire/Rescue
- Military
- Tow and Recovery
- Municipal Employees
- Insurance Claims Staff and Appraisers
- Automobile Dealerships (new and used)
- School Transportation (employees and students)



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Verification of Vehicle Status by VIN

Since the flood of Katrina the US government has updated the National Motor Vehicle Title Information System. NMVTIS is designed to protect consumers from fraud and unsafe vehicles and to keep stolen vehicles from being resold. Consumers can use NMVTIS to access important vehicle history information at <http://www.vehiclehistory.gov>.

NMVTIS serves as a repository of information on salvage vehicles, including those vehicles determined to be a “total loss.” This repository is then used by states and consumers to ensure that salvage vehicles, including those vehicles determined to be a total loss by insurance carriers, are bought and sold with full disclosure. NMVTIS also serves as a tool for insurance companies to investigate vehicle histories.

NMVTIS Reporting Requirements For Insurance Carriers

Insurance companies and certain self insurers must report monthly to NMVTIS on the junk and salvage automobiles they obtain. The Anti-Car Theft Act defines a salvage automobile to mean “an automobile that is damaged by collision, fire, **flood**, accident, trespass, or other event, to the extent that its fair salvage value plus the cost of repairing the automobile for legal operation on public streets, roads, and highways would be more than the fair market value of the automobile immediately before the event that caused the damage.” The Department of Justice has also determined that this definition includes all automobiles found to be a total loss under the laws of the applicable state, or designated as a total loss by the insurance carrier under the terms of its policies, regardless of whether an insurance carrier re-titles the vehicle into its name or allows the owner to retain the vehicle. The determination that “total loss” is included in the definition of salvage is to ensure that the reporting of salvage automobiles is comprehensive. DOJ strongly encourages insurers to include the primary reason for the insurance carrier's designation of salvage or total loss in this reporting.

Reference: http://www.vehiclehistory.gov/nmvtis_insurance.html

Tools To Determine Flood Damage

Seven years ago, in the aftermath of Hurricane Katrina, National Insurance Crime Bureau (NICB) worked with law enforcement officials in Louisiana and Mississippi to inspect hundreds of thousands of vehicles damaged by flood waters. NICB then established an unprecedented consumer protection service known today as VINCheckSM. **VINCheck** allows individuals to check to see if a vehicle has ever been declared as salvage by one of our participating member insurance companies. It also alerts users if a vehicle is an unrecovered stolen vehicle. VINCheck remains a free service available to the public at www.nicb.org.

Reference: <https://www.nicb.org/newsroom/news-releases/fraud-in-aftermath-of-hurricane-sandy>

The NICB cautions that the database does not determine the scope of the damage to any particular vehicle. Therefore, some listed vehicles may have had no damage while others

have had extensive damage and are no longer safe to operate.

Reference: <http://www.naag.org/clearing-the-road-of-flood-damaged-vehicles.php>



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New Jersey Motor Vehicle Commission (MVC)

<http://www.state.nj.us/mvc/>

Insurance company may issue a salvage vehicle title on a vehicle damaged by flood and deemed non-repairable. In the state of New Jersey a procedure must be followed after a New Jersey Salvage Certificate of Ownership is issued and the vehicle is repaired and subsequently inspected. If the salvage inspection is passed, and all requirements are met, the vehicle will be eligible to be converted to an operable salvage title. <http://www.state.nj.us/mvc/pdf/About/OS-4.pdf>

New York Department of Motor Vehicle (DMV)

<http://www.dmv.ny.gov/>

When a vehicle is extensively damaged by a flood, other natural disaster, fire or car accident, a salvage title is issued. This alerts people who may consider buying the vehicle in the future that official firms such as insurance companies once considered the vehicle severely damaged or totaled. The NY DMV Commissioner's Regulations require the DMV to mark or "brand" a title certificate as salvage if a vehicle is eight model years old or newer, and the owner indicated that the vehicle was destroyed or received damage of 75% or more of the retail value of the vehicle at the time the damage occurred.

<http://www.dmv.ny.gov/salvage.htm>

Connecticut Department of Motor Vehicle (DMV)

<http://ct.gov/dmv/site/default.asp>

Insurance companies have the authority to declare a vehicle a "total loss", but they are subject to regulation by the [State of Connecticut Insurance Department](#). **NOTE:** A New York State salvage certificate (form MV907A) is not acceptable by the Connecticut DMV.

Flood-damaged vehicles can enter the Connecticut market in any number of ways, ranging from those already in Connecticut to those shipped to Connecticut from other flood-ravaged states. Requirements vary state-by-state for disclosing whether a vehicle has been damaged in a flood.

The Connecticut Used Car Warranty Law prohibits dealers from making any false, misleading or deceptive statements about the condition or history of any vehicle and specifically requires the disclosure of SALVAGE (the category for flood-damages) vehicles to consumers.

<http://www.ct.gov/dmv/cwp/view.asp?Q=513278&A=807>



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WORKER SAFETY

Companies are required by law to inform workers of potential health risks (Public Law 91-596, The OSHA Act of 1970). For those who will recover, transport, inspect or work on flooded vehicles, the following should be considered:

- Avoid skin contact with ANY toxic water or fluids that may be left in the vehicle.
 - Use gloves appropriate for touching anything that has come in contact with waste matter. Nitrile membrane type gloves are especially effective and may be used under work gloves. Dispose of nitrile gloves after each use. Do not reuse.
 - If working in the flooded area, boots and hip waders will protect feet and legs but should be washed with soap and water and a mixture of bleach and water after each use. Upon completion of work, these should be discarded due to the incidence of E-coli.
- If flood water, residue or sludge comes in contact with the skin, wash area immediately with hot water and soap and, in the case of cuts, use a disinfectant.
- When in proximity of or contact with flood water, residue or sludge avoid wiping hands to mouth, nose or eyes. These areas are primary receptors for bacterial infection. Appropriate eye protection is recommended, as is ongoing appropriate sterilization of eye protection if contact with contaminant is repeated.
- Atomization and inhalation: Past practices have been to use high-pressure air to blow water from recesses and hard-to-get-to spots in attempts to dry out flood vehicles. If the vehicle is suspected to have come from flooded areas, workers should wear full protective clothing and eye protection, and they should be fully informed as to how to wash off afterwards and how to clean and dispose of the clothing (if not reusable). Use a NIOSH-approved respirator when working with vehicles or parts that may contain water, sludge or residue. Clean and decontaminate respirator filters per manufacturers' recommendations.
- The most likely places in a flood vehicle for water to stand and blood borne pathogens to exist are:
 - All interior pieces including trim, carpets, jute pads and anything that can harbor bacteria. There are no known, readily available processes that can return interior "soft" parts back to a clean, hygienic and sanitary condition.
 - Water residue and/or leftover sludge, which may remain for long periods of time in enclosed places such as doors, frame rails, rocker panels, gas tanks and quarter panel/trunk floor low areas.

Workers exposed to flooded vehicles should watch for symptoms of illness (nausea, diarrhea, etc.) and seek medical care as needed.



HANDLING OF VEHICLES

CCAR has received numerous inquiries about the proper handling and disposal of vehicles. In turn, the organization has contacted the CDC, EPA and others. **As of this writing, there is no recommended method or procedure to restore submerged vehicles from flooded-affected areas to pre-accident condition.**

CCAR continues to consult with these interested parties to determine best practices in light of the situation, but – understandably – vehicles were not the major concern immediately after the disaster. As more information becomes available, it will be added to updated versions of this document and posted at www.ccar-greenlink.org.

Think Safety First: Because insurers are expected to make settlement decisions on a large number of vehicles, many of these vehicles may be shipped to other parts of the United States. Mechanics, collision repairers and detail shops should be on the alert for vehicles coming from northeastern states and use appropriate safety measures. In most states, the law requires that the vehicle be noted in some manner as a “flood vehicle.”

Because some cars involved in the flood are registered to out-of-state visitors, it is possible that flood vehicles without NY, NJ or CT titles may be moved and be sold without declaration as to where the vehicle was flooded. Because of the possibility of bacterial infection, all workers should use maximum personal protection with any flooded vehicle and be well trained.

NADA Offers 10 Inspection Tips to Detect Flood-Damaged Vehicles

Once the clean-up, reconditioning and rebuilding begins, NADA is concerned that water-damaged vehicles may return to the marketplace. Nefarious individuals may buy these vehicles, thoroughly clean them and attempt to resell them.

While there is no sure way to know if a vehicle has been damaged by flooding, NADA offers 10 inspection tips that may be used to detect water damage. A prospective buyer can spot a flooded vehicle by following these simple steps:

1. Check the vehicle's title history by VIN through commercially available vehicle history reports from Experian's Auto Check (www.autocheck.com), or through the National Insurance Crime Bureau's VinCheck ([https://www.nicb.org/theft and fraud awareness/vincheck](https://www.nicb.org/theft-and-fraud-awareness/vincheck)). The report may state whether a vehicle has sustained flood damage.
2. Examine the interior and the engine compartment for evidence of water and grit from suspected submersion.
3. Check for recently shampooed carpet.
4. Look under the floorboard carpet for water residue or stain marks from evaporated water not related to air-conditioning pan leaks.



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5. Inspect for rusting on the inside of the car and under interior carpeting and visually inspect all interior upholstery and door panels for any evidence of fading.
6. Check under the dashboard for dried mud and residue, and note any evidence of mold or a musty odor in the upholstery, carpet or trunk.
7. Check for rust on screws in the console or other areas where the water would normally not reach unless submerged.
8. Look for mud or grit in alternator crevices, behind wiring harnesses and around the small recesses of starter motors, power steering pumps and relays.
9. Complete a detailed inspection of the electrical wiring system looking for rusted components, water residue or suspicious corrosion.
10. Inspect the undercarriage of other components for evidence of rust and flaking metal that would not normally be associated with late model vehicles.

While these inspection suggestions will not detect flood damage in every case, they do provide some information to protect the consumer from purchasing a vehicle damaged by water or flood.

Reference: http://www.nadafrontpage.com/NADA_Offers_Advice_on_Flood_Damaged_Vehicles.xml

The National Automobile Dealers Association has pledged \$1 million to jump-start a national fund-raising campaign for the Emergency Relief Fund of the association's charitable foundation.

[McLEAN, Va. \(Nov. 2, 2012\)](#)

ADDITIONAL INFORMATION

OSHA – Flood Information

<http://www.osha.gov/SLTC/emergencypreparedness/guides/floods.html>

Here are frequently asked questions that will help workers understand how floods and responding to floods may affect their health and safety.

OSHA – Flood Cleanup Fact Sheet

http://www.osha.gov/OshDoc/data_Hurricane_Facts/floodcleanup.pdf

What do workers need to know when entering an area that has been flooded? This OSHA fact sheet addresses the risks of floodwater and protection tips.

OSHA – Fungi Hazards and Flood Cleanup

http://www.osha.gov/OshDoc/data_Hurricane_Facts/Bulletin3.pdf

Flood conditions contribute to the growth and transmission of many kinds of fungi, some of which can cause sickness. This OSHA fact sheet is for those workers who are at increased risk of exposure to



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airborne fungi and their spores because they often handle moldy building materials, decaying vegetable matter, rotting waste material, and other fungus-contaminated debris.

OSHA – Hand Hygiene and Protective Gloves in Hurricane-Affected Areas

http://www.osha.gov/OshDoc/data_Hurricane_Facts/hand_hygiene_and_gloves.pdf

Preventing or minimizing disease exposure when working in contaminated flood waters is possible by taking various precautions, specifically with proper hand hygiene and the use of protective gloves.

OSHA – General Respiratory Protection Guidance for Employees and Workers

http://www.osha.gov/dts/shib/respiratory_protection.pdf

The information in this OSHA bulletin will provide basic information to workers and employers who may find themselves using respiratory protection for the first time. The guidance provides information on what respirators are, how they work, and what is needed for a respirator to provide protection.

NIOSH –Storm/Flood and Hurricane Response

<http://www.cdc.gov/niosh/topics/emres/flood.html>

Storm and flood cleanup activities can be hazardous. Workers and volunteers involved with flood cleanup should be aware of the potential dangers involved, and the proper safety precautions. Work-related hazards that could be encountered include: electrical hazards, Carbon Monoxide, musculoskeletal hazards, heat stress, motor vehicles, hazardous materials, fire, confined spaces and falls.



EPA – Superstorm Sandy Information

<http://epa.gov/sandy/>

In response to Hurricane Sandy, EPA has been supporting FEMA and working closely with federal agencies and the states of New Jersey and New York to assess damage and respond to environmental concerns. In some areas, storm damage is widespread and the first and immediate priority is the protection of people's health and their safety.

EPA – Mold Resources

<http://www.epa.gov/mold/moldresources.html>

It is important to dry water damaged areas and items within 24-48 hours to prevent mold growth. Ten Things You Should Know About Mold

EPA – Natural Disasters

<http://www.epa.gov/naturaldisasters/flooding.html>

Avoid contact with flood water due to potentially elevated levels of contamination associated with raw sewage and other hazardous or toxic substances that may be the flood water.

EPA Announcements

On November 6, 2012, EPA's boat, 'The Clean Waters,' was used to take water quality samples in coastal waters of New Jersey from Sandy Hook to Seaside Heights. There were 16 samples of ocean water collected 1-3 miles off the coast to determine potential impacts from the releases of raw sewage as a result of Hurricane Sandy. The samples were analyzed for ENTEROCOCCUS, a common group of bacteria associated with animal and human waste. The established limit for swimming is 104 bacteria colonies per 100 mL of water. ENTEROCOCCUS levels from the EPA's samples were below this limit. Results of the sampling: <http://www.state.nj.us/dep/wms/bmw/sandyatlanticocean.html>

HURRICANE SANDY RESPONSE EFFORTS

AS OF NOVEMBER 11, 2012: in response to requests from the New Jersey Department of Environmental Protection and Municipalities, EPA is providing assistance in assessing drinking water and wastewater facilities across the state.

HOW TO AVOID FLOOD-DAMAGED VEHICLES

<http://www.dmv.org/how-to-guides/flood-damaged-vehicles.php>

The reason flood-damaged vehicles are not ideal for purchase is that engine, fuel, transmission, brakes, interior climate, and other control systems may be damaged. In addition, although the interior of the vehicle may be dry on the surface, moisture deep down in the seats can cause rotting. Cars and trucks were not meant to be submerged in water. Potential damage to flooded vehicles can show up in:

- Vehicle electronics, including critical engine controls or brake signals
- Dash boards, as damage or rotting
- Safety systems, such as airbags and sensors
- Interior carpet, upholstery, or a roof that is still moist from being soaked
- Parts and components that are rusted and corroded, including braking and suspension systems



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THE POTENTIAL SAFETY HAZARDS OF FLOOD-DAMAGED VEHICLES

by the National Motor Vehicle Title Information System. Read the [NMVTIS Advisory](#) at www.bja.gov/Programs/FloodDamagedVehicles_NMVTIS.pdf

Millions of people in the eastern United States have suffered property damage and loss, widespread power outages, and major flooding caused by Hurricane Sandy. As recovery and restoration efforts get underway, it is extremely important for consumers to be aware of the safety impact of floods on their vehicles. Severe water damage can make vehicles' electrical systems, including their airbag sensors, prone to failure. When a vehicle's electrical systems have been compromised, it may no longer be safe or roadworthy. After Hurricane Katrina, for example, truckloads of flooded vehicles were taken out of Louisiana to states as far away as the upper Midwest, where they were dried out, cleaned, and sold. Purchasers of those vehicles may not have known that the vehicles had endured a saltwater flood that damaged their electrical systems.

NICB WARNS OF FRAUD IN AFTERMATH OF HURRICANE SANDY

<https://www.nicb.org/newsroom/news-releases/fraud-in-aftermath-of-hurricane-sandy>

As the Mid-Atlantic and Northeast regions recover from Hurricane Sandy, personnel from the National Insurance Crime Bureau (NICB) stand ready to assist law enforcement agencies, insurance and car rental companies with identifying and cataloging vehicles damaged by Hurricane Sandy with the goal of preventing damaged vehicles from being resold to unsuspecting consumers in the future.

Authorities estimate that thousands of vehicles may have received damage from flooding in several states. "Unscrupulous salvage operators and dealers often try to conceal from potential buyers the fact that vehicles have been damaged by a natural disaster," said NICB President and CEO Joe Wehrle. "As soon as local law enforcement is able to begin the process, NICB will offer our assistance with identifying these damaged vehicles to reduce the potential for consumers being taken advantage of by this type of fraud."



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