



Maryland

INSURANCE ADMINISTRATION

200 St. Paul Place, Suite 2700 Baltimore, Maryland 21202

Direct Dial: 410-468-2000 Fax: 410-468-2020

1-800-492-6116 TTY: 1-800-735-2258

www.insurance.maryland.gov

My car was flooded: Here are answers to some common questions if your car was flooded.

Will my insurance cover it?

Flooding is covered by comprehensive coverage (sometimes referred to as Other than Collision coverage). You can find out if you have this coverage by checking your policy's declarations page. If you don't have your policy handy, contact your agent or insurance company.

How do I file a claim?

Call your insurance agent or insurance company as soon as you can. Your policy or insurance card should have the number to call. It is important to file your claim as soon as you can. Take photographs or video of the damage and take all necessary steps to prevent mold or mildew from developing in your car.

Can I dry it out?

It is important to properly dry out your vehicle to prevent mold and mildew. There are many professional companies that specialize in cleaning out wet vehicles. Your insurance company may choose to pay for a cleaning before looking to see if there is any flood damage that needs to be repaired.

Will my car be totaled?

The insurance company will look at how much your car is worth versus how much the repairs will cost. Per Maryland law, your insurance company has to total your vehicle if the repairs are more than 75% of how much your car is worth. It's important to know that your insurance company is allowed to make a safety or financial decision to total your car, even if the repairs are less than 75% of the value.

What if I think my car is worth more?

If you think your car is worth more than what the insurance company decided, you can negotiate your settlement with them. It's important to know that you must provide proof of how you came up with your valuation. You can do this by getting quotes from car dealers or viewing prices and ads online for similar vehicles.

What if I owe more than the settlement?

If you have a gap policy or endorsement, it will pay the difference between what you owe and the settlement amount. If you don't have gap coverage, you'll be responsible for paying off the remainder of the loan.

Can I fix it?

If you want to keep your car, let the insurance company know. The insurance company will deduct the salvage value they could have gotten from your car from your settlement. Maryland requires an inspection of your vehicle by the State Police to make sure it's safe to drive. The Motor Vehicle Administration will issue a new title that is branded, which means it will show your car is a total loss. It's important to know that if you plan to keep your car, your insurance company may not let you keep comprehensive and collision coverage on your policy.

What if my car floated away?

Contact the police department to see if your car has been recovered.

How do I get a copy of the title?

If you have misplaced your title, you can request a copy from the Motor Vehicle Administration online or in person. Remember, if you have a loan on your car, your lender will have a Security Interest Filing that your insurance company will need to process your total loss claim.