

**Step-by-Step
 Guide**



**What to Do
 When Your Car
 Floods in the
 Rain**

Floods are extremely common across India during the monsoon. In most cities it takes only a light shower for the streets to turn into gentle streams — and then, very quickly, into raging rivers.

This guide walks you through exactly what to do the moment your car is caught in rising water, how to dry it out, and how to protect yourself from a costly, totalled vehicle.



A COMMON MONSOON SCENE

Rule #1
 Never try to start a flooded car

Speed
 Drying fast prevents lasting damage

Claim
 Call your insurer & document everything

Inside this guide

01 First response Never start the engine	02 Remove water Wet/dry vacuum & towels	03 Dry it out Sun, fans and airflow	04 Common problems Rust, wiring, hydrolock	05 Claim & cover Tow, inspect, file
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— IF YOUR CAR IS CAUGHT IN A FLOOD

How should you respond?

DO NOT

Try turning the car on

This cannot be stressed strongly enough. Water can damage every component inside a car, including the engine and transmission. If you try to start the engine, more water is drawn in, and the problem only gets worse.

What is “hydrolock”?

When water reaches the engine and the pistons can no longer compress or move as they should, it is called **hydrolock** — and it is extremely common in flooded cars. Repair costs can be very high, and in severe cases the vehicle can be completely destroyed.



KEEP THE KEY OUT OF THE IGNITION

Get as much water out

When water sits stagnant for long, it can do extensive damage to anything it touches. Wiring and mechanical components are the first to suffer, so you have to work fast.

If you find puddles inside the car, remove them as soon as possible. A wet/dry vacuum cleaner clears them quickly, or you can soak the water up with towels and lift it out of the cabin.

Safety first: make sure it is a wet/dry unit — using a regular vacuum cleaner on water can electrocute you.



USE A WET/DRY VACUUM, NEVER A REGULAR ONE

Keep the car ventilated

Removing the water alone doesn't solve the problem — you need to start drying the flooded areas immediately. If there's enough sunlight where the car is parked, simply roll down the windows, open all the doors, and let the heat of the sun do its work.

No sunlight?

Park in an open space and use electric or battery- operated fans to dry the damp areas. A fan also clears foul odours and keeps mould and mildew away.

Cabin only damp?

If the car wasn't severely flooded, run the car's heaters to dry the interior quickly — but only once you're sure the engine wasn't damaged.



OPEN EVERY DOOR AND WINDOW SO AIR CAN MOVE THROUGH THE CABIN



— WHY SPEED MATTERS

The longer moisture lingers in carpets, seats and upholstery, the more it spreads to wiring and metal. Lift out standing water first, then dry — working from the lowest, wettest points of the cabin upward. Don't stop at "looks dry"; hidden damp under seats and trim is what causes rust and smells later.

CLEAN A WATER-DAMAGED CAR

The step-by-step cleanup

Speed is everything. Find every damp spot and deal with it at once — water harms all the car's components and can eventually leave the vehicle totalled. Remove all the water and dry the car as quickly as you can.

- 01 Get the water out**
This is your number-one priority. If water has collected in the cabin, use kitchen or regular towels to soak up and remove the excess — the same method works for seats, carpets and upholstery.
- 02 Dry out the car**
Once the water is gone, dry the cabin as soon as possible. Use electric fans or the car's heaters to clear remaining moisture, and — most importantly — open the doors and windows so the car can ventilate naturally.
- 03 Clean the upholstery**
After the interior is dry, use an upholstery cleaner to remove odours and damp spots. These are sold in most stores and work well when applied with a brush to clean the upholstery thoroughly.
- 04 Watch for leaks & damp patches**
Keep an eye out for any leaks or damp patches that could make the car smell or cause it to rust. If you find any, fix them yourself or get a mechanic to take care of them.



EVEN PARTIALLY SUBMERGED VEHICLES NEED A FAST, THOROUGH CLEANUP

— IF A FLOODED CAR ISN'T ATTENDED TO IN TIME

Common problems caused by flooding

Mould, mildew, and foul odours are just the beginning. Where water meets metal, rust usually follows — especially around the hood, trunk, and door panels. Here are the issues to expect.

■ Hydrolock

In deep water, this is the biggest threat. Water entering the engine through the air intake causes severe damage to the pistons and cylinders. The worst move you can make is starting the engine — unless you want a completely totalled car.

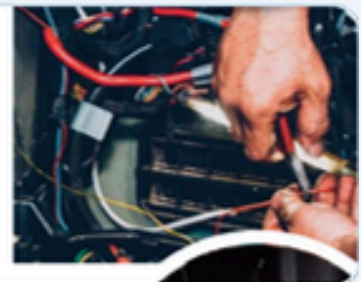
■ Rust

Water and metal don't mix, and a car is mostly metal — so rust is a major problem after a flood. Make sure all metal surfaces, especially exposed ones, are properly dried or repainted to keep rust away.



■ Electrical issues

Stay away from the wiring until the car is fully dry — wires are often the first thing a flood affects, and only a professional should repair them. The dashboard, radio, infotainment, windows, doors, seats, lights and even mirrors all rely on wiring; test them only when the car is dry and safe.



■ Moving parts

The brake, clutch and accelerator are often the first to fail in a flood — water finds its way into moving components easily. The starter, pistons and cylinders are also prone to severe damage. Call a professional for repairs so nothing is harmed further.



— KEEP THIS HANDY

What to do if your car has flood damage

Flooding is a major headache for car owners, and the repairs afterwards are even worse. If your car has been flooded — or you know someone going through it right now — keep this quick checklist ready.



THE RIGHT COVER PREVENTS A FINANCIAL LOSS

- Survey the damage** — work out how deep the floodwaters actually are.
- Do not start a flooded car** — starting it is the fastest way to total it.
- Move to higher ground** — call a towing service, or start drying the car right away to avoid corrosion.
- Call your insurer** — have them inspect the damage and file a claim for your car.

Driving through the monsoon

With the rains here, expect plenty more over the coming months. Conditions get difficult and you have to stay aware of your surroundings. Puddles are common on Indian roads and a hazard for every vehicle — avoid them where you can, and where you can't, cross slowly and carefully. When you meet a flooded road, use the steps in this guide to keep your vehicle from being totalled.

www.insurancemanager.com

Talk to RiverBank about flood-ready motor cover.

