

After the flood / Handbook on Salvage and
Insurance, 1972 June 27th

AFTER THE FLOOD:
HANDBOOK ON SALVAGE AND INSURANCE

Prepared by
The Pennsylvania State Insurance Department

Reproduced as a Public Service

By . . . 

Milton J. Shapp,
Governor

Herbert S. Denenberg
Insurance Commissioner

June 27, 1972

FOREWARD

When the time comes to look back on the Great Flood of 1972, the significant memory ought not to be how much damage was caused, but how well we responded to the task of cleaning up and getting back to normal. It is to these ends that this handbook is dedicated.

This guide book contains valuable tips on how to salvage your home or auto; what you can reasonably expect from your insurance company, how to minimize your loss by keeping thorough records for future tax purposes and other related essential information that is aimed to help you save time, money and aggravation. We urge you to keep your copy. Hopefully, Pennsylvania will never face a disaster of this proportion ever again. But this publication is geared for use beyond the current emergency. File it away in case your water main breaks in your basement or your car finds its way into a swamp.

Broad guidelines and many specific suggestions are available in this brief document. For special problems, further detailed advice may be needed from such sources as your insurance agent or broker, for insurance information or from the Internal Revenue Service for taxation information. Many specific sources of information are listed throughout the document.

The Pennsylvania Insurance Department staff prepared this handbook with the aid of civil defense authorities, the Department of Justice and the insurance industry. The information was compiled under the direction of Andrew F. Whitman, Deputy Insurance Commissioner and Barton Isenberg, Deputy Attorney General. Expertise offered

by the following individuals was indispensable in formulating this document:

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To those we do not have room to thank here, let me offer our deepest appreciation.

As this book may be used again in the future, we would appreciate receiving your comments and suggestions for improving it.

Herbert S. Denenberg
Pennsylvania Insurance Commissioner

TABLE OF CONTENTS

- I. Insurance Coverage
- II. Late Premiums and Policy Loans
- III. Keep Records of Flood-Related Expenses
- IV. Tax Deductions for Losses not Covered by Insurance
- V. Safety Precautions on Entering Home
- VI. Salvage of Flood Damaged Property
- VII. Minimization of Loss to Autos

I. INSURANCE COVERAGE

This is a summary of what flood losses are likely to be covered by insurance. It should be used only as a general guide and starting point in answering questions relating to insurance coverage. As policies issued by different companies vary widely and as special circumstances relating to a loss may bring it within the scope of the policy, your own insurance agent or broker should be consulted. The insurance industry is now setting up special local catastrophe claims offices to handle claims and problems until flood losses are all processed. The insured person has a duty to take reasonable measures to minimize any damage to insured property. This booklet contains guidelines to aid both those with and without insurance in their efforts to restore flood damaged automobiles, dwellings and contents.

In addition, policyholders may consult the offices of the Pennsylvania Insurance Department. In the Harrisburg area, the Pennsylvania Insurance Department number is 717-787-2317 or 717-787-4049. In Pittsburgh, the number is 412-565-5020 and in Philadelphia the number is 215-238-7240.

Unfortunately, most of the billion-dollar flood damage in Pennsylvania is not covered by insurance. Generally, homeowners insurance policies and insurance on dwellings and contents do not cover flood damage. Here are the types of flood damage for which you may be able to collect under your regular insurance policy:

If you have comprehensive automobile insurance, flood damage to your automobile is covered. If you carry collision without comprehensive coverage, you are not covered for flood damage. Some house trailers will be covered if insured under automobile policies, which include comprehensive coverage.

If you have a personal property floater, by itself or attached to any homeowners policy, your scheduled items of household contents and personal property are covered whether on or off the premises. Inland marine policies written on an all-risk basis, which insure merchandise sold on installment contracts, cover flood loss.

If the flood caused or leads to explosion or fire, you will be covered under all homeowners policies for the fire or explosion loss. Theft and looting losses arising after the floods are also covered under homeowners forms.

Some business policies, especially inland marine forms, also cover flood losses. For example, the motor truck cargo insurance policy covers flood losses, as does the "all risks transportation form," the "bailees' customers" policy, marine insurance contracts, and many "differences in conditions" contracts.

I. INSURANCE COVERAGE (CONT'D)

Boats and other vessels insured under policies which include hull insurance are also covered for flood losses.

Unless farmers are covered by an "all risk" Crop Insurance Policy or unless their Crop Insurance Policy specifies "flood" as a named peril, they will not be covered for losses to crops occasioned by the flood. The vast majority of Crop Insurance Policies written in Pennsylvania cover only damages resulting from hail or rain.

Flood damage to a dwelling or contents will generally be covered only if you have a special flood insurance policy. Only 683 of these policies were issued through a Federal flood insurance program. A few businesses carry flood insurance through commercial insurance companies.

If it is impossible to contact local agents or brokers, insureds may call the following numbers for advice from the insurance company's home office. The 800 numbers are toll free.

Insurance Federation of Pennsylvania - 800-222-1750 (Insurance Consumer Information Services) (Philadelphia Residents)	LO 8 - 7078
Travelers Insurance Company	800-243-3840
Insurance Co. of North America	800-222-1755
Foremost Insurance Company (Mobile Homes)	717-652-3100
State Farm Mutual Insurance Company	717-761-2768 717-761-3484
Allstate Insurance Company	717-564-7310
Nationwide Insurance Company Eastern Pa., call collect Western Pa.	717-564-2200 800-842-8082

Information on other companies or agents may be obtained from the yellow pages of your phone book.

II. LATE PREMIUMS AND POLICY LOANS

Insurance Commissioner Herbert S. Denenberg has requested that insurance companies not cancel policies if flood victims do not pay premiums on time since catastrophic conditions may make timely payment impossible. Several major companies have already complied and declared a 30 to 60 day moratorium on premium payments from Pennsylvanians in damaged areas.

Policyholders are advised to pay premiums on time if at all possible since the moratorium is voluntary and companies cannot be required to comply. On request of individual policyholders in damaged areas, copies of the Commissioner's statement asking that late payment be accepted will be sent to their company.

In addition, the Commissioner called on life insurance companies to take special measures to provide immediate payment to policyholders who want to borrow on their cash-value life insurance because of the flood crisis in Pennsylvania. Some life insurance companies are already implementing special programs to speed up loans to policyholders whose contracts grant borrowing rights. Contact your agent or company for specific details.

III. KEEP RECORDS OF FLOOD-RELATED EXPENSES

Whether or not you have insurance coverages, complete records of losses and flood-related expenses must be kept for use in making allowable income tax deductions and in making application for state or federal aid that will become available. Remember that most flood losses are deductible for income tax purposes.

Complete records should be kept on the following:

1. All actual losses, including furniture, clothes, paintings, artifacts, food and equipment, regardless of your intent to replace the objects.
2. All flood-related expenses, including the additional cost of living, if any, for your family and you such as motel and restaurant bills, temporary rental of cars or home rental.
3. Clean-up expenses, including materials, rented equipment and depreciation of equipment purchased.
4. Restoration expenses, including all costs to return your home to its prior condition, including all labor and material purchased.

Complete records of objects lost should be kept. Photographs of ruined homes or objects are excellent evidence for later documentation. After a completion of your list of losses, have two or three of your neighbors sign the list as witnesses to its accuracy. Make sure they inspect all damaged material, so that they can state they are certain of the accuracy of the list.

Make every attempt to document the value of each individual object lost, including bills of sale, cancelled checks, charge account records and prior insurance evaluations. If you have no such records, estimate, approximately the value, purchase place and date of purchase. Include this information with your list.

IV. INCOME TAX DEDUCTIONS FOR LOSSES NOT COVERED BY INSURANCE

Many of the losses and expenses you have incurred as a result of the flood are deductible as casualty losses from your Federal Income Tax to the extent they are not covered by insurance. A casualty loss is a complete or partial destruction of property caused by, among other things, fires or floods.

You can deduct all additional living expenses incurred as a result of the flood.* For example, if you were forced to leave your home, you can deduct the amount you paid for living someplace else, such as a motel. It is important that you keep a complete record of these expenses and, whenever possible, get a receipt and save it.

If your house or car was partially or totally destroyed your deductible loss is the difference between the fair market value before and after the flood. For example, if your house was worth \$10,000 before the flood, and \$2,000 after the flood, your deductible loss is \$8,000. In most cases, your deductible loss cannot be higher than the price you paid for the property. The same standard applies to smaller items such as furniture and appliances that may have been totally or partially destroyed. Damage to your landscape is also deductible if the damage decreases the total value of your property.

When you repair any of your property which was damaged in the flood, you can deduct the cost of any materials that you need. You cannot deduct the value of your own labor in making these repairs.

For further information and specific details, call or write your nearest Internal Revenue Service office or write to the Internal Revenue Service, 1111 Constitution Ave., N.W. Washington, D.C., 20001. Ask for form number 4684 which will give you more information and which must be sent along with your regular 1040 tax form.

(*Less the normal cost of living at home.)

V. SAFETY PRECAUTIONS ON ENTERING HOME

Before entering a building which has been flooded, inspect for structural damage. After the flood waters have receded, if you have any doubts about the structural safety of the walls or floors of a flood-damaged building, call your local city hall, or borough or township office. The municipal building inspector or engineer will inspect your building and tell you if it is safe or not. If the inspector is not available, call your county Civil Defense Director who will give you the number of your local Flood Information Office.

If there's water on the floor, or even if it's damp, don't connect electric appliances. Make sure plugs and sockets are perfectly dry before using them. If your basement is flooded and the electric power is on, don't go down to turn it off until the basement is pumped. Make sure the basement is not pumped out too quickly. If it is, the pressure of the ground around the basement could push the walls in. Before draining flooded basements in areas with loose, heavily saturated ground, get expert advice as premature drainage may cause collapse of foundation walls.

If you have gas service, be alert for fumes. Call your local utility if you detect any. And don't light matches.

Drinking water supplies from any source suspected of being affected by flood conditions may be treated by the following methods as an emergency measure:

1. Mix $\frac{1}{2}$ teaspoonful of commercial laundry bleach with $2\frac{1}{2}$ gallons of water. Let stand five minutes before drinking.
2. Bring water to a boil for 10 minutes in a clean container. The flat taste of the water can be corrected by shaking the water in a bottle or by pouring from one container to another. (Where water is obtained from a public supply, you will be advised by responsible authorities if boiling of water is considered necessary.)
3. Add 2 drops of tincture of iodine solution to 1 quart of water. Mix thoroughly and allow to stand for 30 minutes before drinking.

Unless the well, spring, or cistern has been properly constructed and adequately protected against all known sources of contamination, disinfection of the supply will be of little value.

The simplest method of disinfection would be to mix 2 quarts of commercial laundry bleach with 10 gallons of water and pour contents down the well.

VI. SALVAGE OF FLOOD DAMAGED PROPERTY

When the water recedes, a layer of mud will be left. This will best be removed by shoveling or scraping. The walls and floors should be hosed down to remove the remaining mud. Do Not allow mud to dry; wash it off while still wet. To control odors and effectively clean flooded surfaces such as walls, baseboards, floors, etc., they may be washed down with commercial laundry bleach solution (2 ounces to 2 gallons of water). It is necessary to first remove all silt, mud and debris to make the action of the chlorine solution more effective.

Professional restoration, cleaning or salvage companies can provide additional assistance. Many will offer free advice to stricken homeowners. In addition, even if your insurance does not include flood coverage, the company can provide helpful restoration and salvage advice through its claim adjusters and other experts.

The following information deals more specifically with particular restoration problems. The data is the best available under the circumstances, but the Insurance Department cannot guarantee it is correct for your particular situation. At all times use your best judgment and consult available experts whenever possible.

APPLIANCES: Washing machines, dryers, refrigerators, air conditioners and ranges should be washed clean and dried completely as soon as possible, as in most cases, they will not be damaged unless they were operating at the time they became immersed in flood waters.

BOOKS: Place on edge, being certain that all the pages are separated.

CLOTHING: Clothes which have been covered with water should be immediately put on a line and hosed. After mud has been removed, normal laundering and dry cleaning should adequately take care of the clothing. If these materials have been subject to sewage contamination, they may be further disinfected by final rinse in a laundry bleach solution. Care should be used in treating colored materials with chlorine solutions, as these fabrics may fade.

CONCRETE: Wash off and give a bleach bath.

DRAPERIES: If they are completely soaked, hose down immediately. Draperies should be taken to professional cleaners. Request that the cleaner guarantee, or at best estimate, the final condition of the curtains.

ELECTRIC MOTORS: Electric motors such as heater, washing machine, dryer, refrigerator, fans, air conditioner and compressors should be unplugged before any clean-up is attempted. Sealed motor

VI. SALVAGE OF FLOOD DAMAGED PROPERTY (CONT'D)

units require little service after submersion, except they should be quickly cleaned, dried and oiled at lubrication points. Unsealed motors should be rinsed with clear water under low pressure, while being turned over slowly by hand. A large fan or reasonable heat source should be used to dry the motors as quickly as possible. Wipe dry electrical connections or metals that are beginning to corrode. After the entire unit has thoroughly dried, lubricate lightly and plug in. Once the motor is running, leave it on for a period of time so that its own heat will provide thorough drying. An electric motor may be baked at temperatures of 100 - 150 degrees in a regular oven. A hair dryer can be used to dry electric outlets and other electrical devices.

FIXTURES: Fixtures may often hold water. Inspect and empty out water. Allow to dry thoroughly before using.

FOOD: Open food and vegetables exposed to flood waters should be destroyed. Undamaged canned or preserved foods may be used if the outside of the containers have been washed with a laundry bleach solution. Foods requiring refrigeration should not be used if the refrigeration equipment has not been operating for more than six hours. Frozen foods thawed because of power failure must not be refrozen and should not be used if thawed for more than four hours. Food utensils and equipment subject to flood waters should be thoroughly washed and sterilized before rinse by boiling or by immersion in a chlorine solution. Food in bottles, boxes or plastic containers should be discarded.

FURNITURE: Upholstered furniture, automobile upholstery and other household articles should be thoroughly washed with soap and water and exposed to sun and air until thoroughly dry. Wood furniture that is glued together will usually come apart, as glue is water soluble. Similarly, you can expect wood veneers to separate and warp as the glue dissolves. Furniture that is screwed or nailed together may be salvaged, if warping does not occur. Wash thoroughly with upholstery shampoo or detergent and wipe down. Allow to dry with full ventilation.

GRASS, TREES, SHRUBBERY: They often return to normal after submersion for several days. If trees or shrubs have been damaged, they should be supported by wood stakes, etc.

HARDWOOD FLOORS: Scrape off mud and clean with hose water. Usually wood floors will buckle and warp and must be replaced. If buckling is not severe, sanding may be sufficient. Do not dry floors rapidly; allow to air dry. Do not sand raised edges, as good wood flooring will dry out to its original condition in four or five months.

MAGAZINES: Usually a total loss. If a magazine is particularly valuable, an attempt may be made to take it apart page by page, spreading pages out to dry in ventilated area.

VI. SALVAGE OF FLOOD DAMAGED PROPERTY (CONT'D)

PAINTINGS: If painting is particularly valuable, take it to a professional restorer. Paintings may be wiped with a mild soap solution and soft cloth. Charcoals, prints or pastels may be dried flat on a turkish towel or other absorbent material. Oils may be gently hosed.

PLASTER WALLS AND CEILINGS: Allow to dry. Put heat in rooms if possible. Wash down with chlorox solution. Plaster ceilings may contain water deposits behind the plaster which will cause sagging and eventual dropping. If you suspect there are deposits of water in the ceiling, remove the light fixtures being certain the electricity is not on. Water should then drain through fixture hole. If there is not fixture or drainage is not otherwise complete, drill several small holes in the ceiling to allow further drainage.

RECORDS: Immediately take records out of album covers. Wipe dry with a very soft cloth. If dirty, use very mild soap or special record cleaner. Store records upright to prevent warping. Do not expose to temperature changes which will cause warpage.

REFUSE: All deposited refuse from flood water should be covered with at least two feet of earth by the sanitary landfill method of disposal to eliminate insect and rodent control problems.

RUGS: Throw or area rugs should be immediately hosed down and placed outside to dry. Wall-to-wall rugs should be scraped clean of mud and rinsed off. If a wall-to-wall rug has been laid on concrete, you may attempt to dry it with a commercial power vacuum used to absorb water from rugs. If the rug has been laid on a wood or other type floor subject to water damage, the rug may be pulled up.* If the backing for the rug is waffle-type material, that backing may be washed and dried and will probably be serviceable. If the backing is the fibre type, it is most likely ruined. Rugs pulled up will shrink and not fit the floors where they were previously placed. Little can be done to prevent such shrinkage. If rugs are particularly valuable, call a professional rug cleaner for his advice and cost of servicing.

TELEPHONE: Do not touch any telephone equipment. Contact your telephone company which will repair equipment at no cost to you.

TELEVISION, HIGH FIDELITY EQUIPMENT, ETC: If the set was completely covered by water, hose down to clean and thoroughly wipe off electrical connections that are easily accessible, being careful not to cause breakage. Dry as quickly as possible. Do not attempt to operate the set until it is completely dry. If it still does not work after being thoroughly dried, consult a repairman. Extreme care should be taken in entering the back of the television, as it contains

(*In some cases, it may be desirable to leave the rug on its base. Professional advice should be sought.)

VII. MINIMIZATION OF LOSS TO AUTOS

A comprehensive automobile insurance policy covers flood damage to the insured vehicle in excess of the deductible. It is possible for a car to be submerged for a short period without sustaining significant mechanical damage. Flood damage does not always mean your car is a total loss since the car can often be returned to running condition with little major maintenance. For example, a car submerged only below the instrument panel for a brief period is likely to be repairable.

Note: If your car is not obstructing traffic, do not arrange to have your car towed before contacting your insurance agent, broker or company for detailed instructions on what to do with your flood damaged car. Determine whether your car should be towed to a garage for repair and restoration and find out who should arrange for the towing.

Your comprehensive insurance will pay the expense of restoring your car to its former condition and of protecting it from further damage. You cannot abandon the vehicle to the insurance company. Only in certain cases of extreme flood damage will the insurance pay the full replacement value and less depreciation of a car of like kind and quality. Generally, this is the retail value, which is what you would have to pay for a used car of the same year, model and condition.

The value of any loss may be determined by starting with a point midway between the high and low retail selling price of your car. The adjustor may use the national automobile dealers' association book or the "red book" value. Then, adjustments to this value are made based on the condition of the car and extra features such as air conditioning and oversize engines. The mileage, tire tread, car interior and the general condition of the car will influence the value.

If you believe your car is insured, attempt to contact your agent or company immediately and request specific instructions on what should be done. If you cannot reach your agent or company, take the following steps to minimize damage.

1. Do not start or operate the automobile.
2. Disconnect the battery.
3. Move the car from the flooded area by towing with the drive wheels off the ground so as to avoid operating the rear axle, motor, transmission, or any mechanical part of the car.
4. Dry out the interior of the car by opening all windows and doors. The interior should be dried out as rapidly as possible to avoid molding of the fabric. Remove all seats to avoid fading. Permit the air to get to the upholstery.

VI SALVAGE OF FLOOD DAMAGED PROPERTY (CONT'D)

very high voltages. The set should not be turned on until the back is replaced. Once the set has been turned on and does not work, a repairman should be called.

TILES: If tiles are waterproof and have been laid with waterproof glue, they should not be injured by submersion. If water-soluble glue was used, the tiles will come up soon after the flood waters subside. If tile is laid on masonite or wood floors, the floor under the tiles may buckle, causing the tiles to come loose. Ceramic tiles should be unaffected, but wall behind tiles may buckle or warp, causing tiles to come loose.

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VII. MINIMIZATION OF LOSS TO AUTOS (CONT'D)

5. Protect the paint by washing off the heavy sediment. If the sediment is not removed, it will stain or discolor the paint as the automobile dries in the sun or heat.

If you find your car is not insured, the following guide may help to restore the car at minimum cost. The Insurance Department is not responsible for any loss incurred as a result of making such restorations.

The inspection of the automobile will reveal the height the water reached on the car. It will also reveal the units which were submerged in the water. The submerged units should be serviced as soon as possible. Listed below are recommended service procedures.

BODY CLEANING: Exterior cleaning should be done as quickly as possible to remove heavy sediment accumulations on the paint surface. Sediment remaining for a prolonged period will stain the paint. Drying mats, seats, etc., on the top, hood, or rear deck should not be allowed. Staining or bleaching of the paint will result.

INTERIOR: The mats, carpets, seat covers, seats and cushions should be removed from the car and given a thorough washing with a low pressure hose. All body trim such as door trim panels, head lining, rear quarter trim panels and parcel shelf panels should be left in place. Cowl panels consisting of single thickness cardboard may be removed and replaced at once if not badly warped.

A low pressure, high volume water hose should be used to flood wash the interior of the car. The rain drain opening in the bottom of the doors and quarter panels should be kept open and water flooded past the door glass. This will thoroughly clean the inner door and quarter panels.

Use a high suds detergent and a soft bristled brush and again wash all upholstery seat cushions on both inner and outer surfaces where they can be reached. Allow to dry thoroughly before replacing.

If panels are warped, remove the panels, reverse trim to the other side of the panel and install the panels on the opposite side from where they were originally installed.

Plastic upholstery should be washed and if additional cleaning is required, use one of many good plastic cleaners.

MOTOR SUBMERGED: If the motor was submerged, remove all spark plugs, drain the motor oil, transmission oil and rear differential grease; then turn the motor over by hand to force water from the cylinders.

Place each piston on top dead center and blow compressed air into the cylinder through the spark plug hole to dry and clean the cylinder.

VII. MINIMIZATION OF LOSS TO AUTOS (CONT'D)

Place about 1/8 of a pint of oil in each cylinder and again turn the motor over slowly by hand.

WATER IN CRANK CASE: Draining and flushing of the oil is usually ample protection. If there is considerable sediment in the oil pan, the pan should be removed and the pan and screen should be cleaned.

MOTOR TOP: With each piston on top dead center, blow compressed air into spark plug hole to blow out any sediment or dirt. Flush valve and pushrod assemblies. Blow out intake manifold.

CARBURETOR: The carburetor need only be cleaned.

TRANSMISSIONS, STANDARD: All that is necessary is to drain, flush, and refill.

TRANSMISSIONS, AUTOMATIC: Drain, remove pan and clean screen if test shows presence of water. Remove torque converter lower cover and clean if sediment is present.

OVERDRIVE: Drain and flush.

CLUTCH, STANDARD DRIVE: In heavy sedimentation, the clutch lower pan should be removed and cleaned. Water can be used to wash up into the clutch assembly.

BRAKES, MASTER CYLINDER: Master cylinder only should be removed, the reservoir emptied, cleaned and replaced. No other cleaning action is necessary on the hydraulic system, since all lines are full of fluid.

POWER BRAKE: The vacuum cylinder of a power brake has a filter over the breather hole into the cylinder. This filter should be removed and cleaned or replaced and the water drained from the power brake cylinder. The master reservoir should also be drained and flushed.

BRAKE DRUMS: The brake drums should be wired or blown clean and the front wheels repacked. If very heavy accumulation of sediment, remove and clean rear brake drums.

POWER STEERING: The oil reservoir has a small breather hole in the filler cap. The reservoir should be drained and cleaned.

STEERING GEAR, HOUSING: Remove oil filler plug, force water out by forcing grease in. Removal is not necessary.

REAR AXLE: Remove the grease plug. If water is present, drain and flush the unit with kerosene. No further work is necessary since the vital parts within the unit would be protected by the lubricant which floats to the top. The water will be only in the bottom.

VII. MINIMIZATION OF LOSS TO AUTOS (CONT'D)

RADIATOR: In heavy sedimentation the air passages of the radiator core may become plugged with sediment. The air passages should be blown or washed out. The fluid in the cooling system is sealed and is not affected by flood water or sediment.

EXHAUST SYSTEM: Remove any sediment which has accumulated and completely blocked the rear portion of the tail pipe. Little or no sediment will get into the forward part of the tail pipe because the air pressure within the system will keep most of the water out. The operation of the motor will blow out any remaining sediment.

AIR CONDITIONING: The air conditioning unit is a sealed unit; but can accumulate sediment in the condensor unit air passages. The condensor is located in front of the radiator and has the appearance of a radiator. The evaporator unit on the dash is a radiator-type unit. Removal of the blower unit permits inspection for clogging of the air passages. Wash air passages and clean if blocked by sediment. The blower motor may be washed and blown dry. The magnetic clutch should be tested after the car is started. If it does not release, remove, clean, and replace.

GENERATOR: All that is necessary is to remove the generator, flush it with water, dry with air pressure, if possible, lubricate, and replace.

SPARK PLUGS: Spark plugs that have been submerged need only to be dried.

IGNITION COIL: This unit is completely sealed and waterproof. Wash and dry the unit.

DISTRIBUTOR: Should be removed, disassembled, washed, dried, lubricated, and replaced. If it is so removed, the motor must be retimed. The condensor in the distributor may accumulate moisture and should be replaced.

VOLTAGE CONTROLS: Remove cover and blow dry with air pressure. Also clean the contact points. Damage results only when electric circuits are used or car started before cleaning and drying.

WIRING: The wiring will not be damaged by flood waters. Allow the wiring to dry.

BATTERY: Because of the small holes in the cap of a battery and the small amount of water necessary to completely fill the battery with water, there will seldom be any damage to the battery.

STARTER: The starter should be removed, dissembled, washed with water, dried with compressed air, and replaced.

VII. MINIMIZATION OF LOSS TO AUTOS (CONT'D)

SOLENOIDS: These are sealed units and require no service except exterior cleaning, unless trouble develops in starting the car.

SWITCHES: Replace only after they do not operate.

TAIL, PACK-UP, DIRECTIONAL, STOP, AND DOME LIGHTS. Remove lenses, clean reflectors, and replace.

RADIO: Remove, dry, clean with air, if possible. You may wish to send it to a radio shop for professional repair.

HEATER MOTORS: Remove, wash, dry, and replace if they do not operate. Examine heater core air passages for sediment. Blow out with air or wash out.

ELECTRIC WIPERS: Motor may need washing with water and dried.

VACUUM WIPERS: This unit is vacuum tight. Slight sedimentation could occur in the valve or gearing, but not internally in the vacuum unit.

HORNS: It is seldom that any sediment will accumulate within the unit because of the back pressure. If in doubt, the cover should be removed and air applied to the motor.

INSTRUMENTS: Remove, dry, clean, and replace.

GASOLINE TANKS: A small atmospheric equalizing hole is in the cap or on the top of all gasoline tanks. If the removal of the bottom plug reveals water, drain and flush the tank.

SPEEDOMETER: Remove, disassemble and blow clean with air. Lubricate and replace. Lubricate speedometer cable.

DEODORIZING: Deodorizing should generally not be necessary. Any deodorizing work should be delayed until such time as the upholstery is entirely dry. There are companies which specialize in deodorizing work, but in most instances such work can be properly performed through use of deodorizing bombs. In severe cases the doors and windows should be closed and sulphur candles allowed to burn within the car for twelve or more hours.

LUBRICATION: All units from which the lubricant has been drained should be lubricated and the chassis should be lubricated after washing the under part of the car.

Special Note:

In cleaning engines or motors, CRC products or similar products may be used.

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