

FORTIS INTERNATIONAL AUTOMOTIVE, INC. /"Fortis ATV" NEWSLETTER

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## What to Do with a Submerged ATV

Fall 2017

Water damage to ATVs can happen even without a Hurricane Harvey. It can happen if you do a lot of riding through rivers, streams, even puddles. The problem with getting water in your engine is that your engine was designed to compress air and gas as the piston moves up, ignites it and uses the resultant explosion to push the piston back down. Water cannot be compressed when the piston moves up. The water must go somewhere so will find the weakest route it can find. The resulting damage could include a hole in the cylinder wall, piston head or blown out valves. This is known as a hydro locked engine. Getting the water in your engine is easy. Getting it out without destroying the engine can be a challenge. If you've got water in your engine, shut it off, hopefully before it does any permanent damage and <u>do not attempt to start it before certain steps are taken or you may turn your ride into a collection of spare parts.</u>

The fuel tank, fuel lines and oil must be completely drained out and a fan placed on the wiring to dry it out. The carburetor must be removed and cleaned. The plugs must be taken out of the engine and the motor turned over to force any water in the cylinder out. Water in other parts of the engine will come out with the oil. Oil must be added back in and the engine turned over again without the plug, then checked to see if there is any more water in it which will look milky white. If there is still evidence of water, the oil must be drained again and the process repeated until there is no evidence of water left showing in the oil. This may require multiple repetitions. The spark plugs are then re-installed and gas added. At this time, the engine can be started and left to run without revving or riding. After it has run for a few minutes, it must be shut off and the oil drained and checked again. If it cant be started, even with a bit of ether, it may have been ruined and may need to be re-placed. Lets hope not! If you do not want to go through this process on your own, we are here to help.

(by Matt Finley, from the ThoughtCo blog, March 10, 2017)

## Make Sure You're Covered. Insure Your Ride.

Water damage is the bane of ATVs. A brand new ATV can exceed \$10,000, an investment you don't want to become a submarine with no recourse. You will want to make sure you have comprehensive coverage for water related and other kinds of situations. If you are running an older model that isn't worth so much anymore, you might be tempted to just meet the bare minimum. However, off-roading is inherently risky. Between collisions, breakdowns and natural hazards, a lot can go wrong out there. Insurance isn't just about protecting your ride. It also protects you incase you are injured or if you injure someone else. Your life and well being are worth way more than your vehicle.

When looking for ATV insurance, make sure to consult a broker for the best value possible. Bunching home, auto and ATV insurance can make the cost more reasonable. Make sure you check if your insurance would cover your vehicle in the event of a garage flood (aka Hurricane Harvey) or other catastrophe.

(From the Stabler Insurance blog on March 28, 2017)





Service and parts orders over \$500 will receive a free saddlebag!



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